

Elevator Constructors Annuity and 401(k) Retirement Program

Information Access and Services

We all try to plan for the future and look forward to a time when we can retire with a comfortable income. The Elevator Constructors Annuity and 401(k) Retirement Plan can help you reach this important goal. Enclosed is your Personal Identification Number (PIN). Use your PIN to access your account and take full advantage of the services offered through The JourneySM Web site and FLASHSM toll-free phone line.

The JourneySM

www.massmutual.com/retire

My Account

Choose from the following areas to view your account activity and execute transactions.

Account Summary – Monitor your total account balance based upon the market's closing value as of 4 p.m. Eastern Time on the date the investment option was last valued.

Account Balances – View your account balance based on the date the account was last valued.

Balance Transfers – Transfer portions of your current balance to the investment options of your choice.

Investment Performance – Review unit/share value, year-to-date, 12-month and daily rate of return (updated each business day) or calendar year and average rate of return (updated monthly).

Statement of Account – View or print the activity on your account for the business days during the period you select. A statement of account is available for any period between one day and 12 months for the last two years.

Learn

Access a variety of tools to help you understand more about investing or explore different ways to save for your financial goals.

The Learning Station – Beginner, intermediate or advanced investing courses are available to expand or refresh your existing knowledge.

Quick Study – Discover how participating in your retirement plan can help you reach your retirement savings goals using a variety of financial calculators.

Research

Study investment performance or gain detailed information about investing, including profiles and analysis prepared by Morningstar, Inc.

Solutions

Plan for the future with solutions from Morningstar Associates. Each solution provides varying degrees of detail and customization to help you design an investment strategy that's right for you.

Security

If it's the first time you are using The JourneySM or FLASHSM, please change the temporary PIN assigned to you.

You can do this by visiting The JourneySM at our web site at www.massmutual.com/retire or by calling the FLASHSM line at 1-800-74-FLASHSM (35274).

Use the same PIN to access the FLASHSM system.

Acceso a Información en Español

El sistema de respuestas grabadas de FLASHSM está disponible en español. Usted puede llamar al 1-800-743-5274, 24 horas al día. Por otra parte, usted puede optar por comunicarse con un representante multilingüe, llamando al mismo número de lunes a viernes desde las 8 a.m. hasta las 8 p.m.

The JourneySM has been designed for use with the latest versions of the most prevalent Internet browsers. While it will run under Microsoft Internet Explorer or Netscape Navigator (version 4.0 or greater), we recommend Microsoft Internet Explorer 4.0 or Netscape Communicator (version 4.0 or greater).

Morningstar Associates, LLC is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc.



You can't predict. You can prepare.®

INVEST

INSURE

RETIRE



FLASHSM

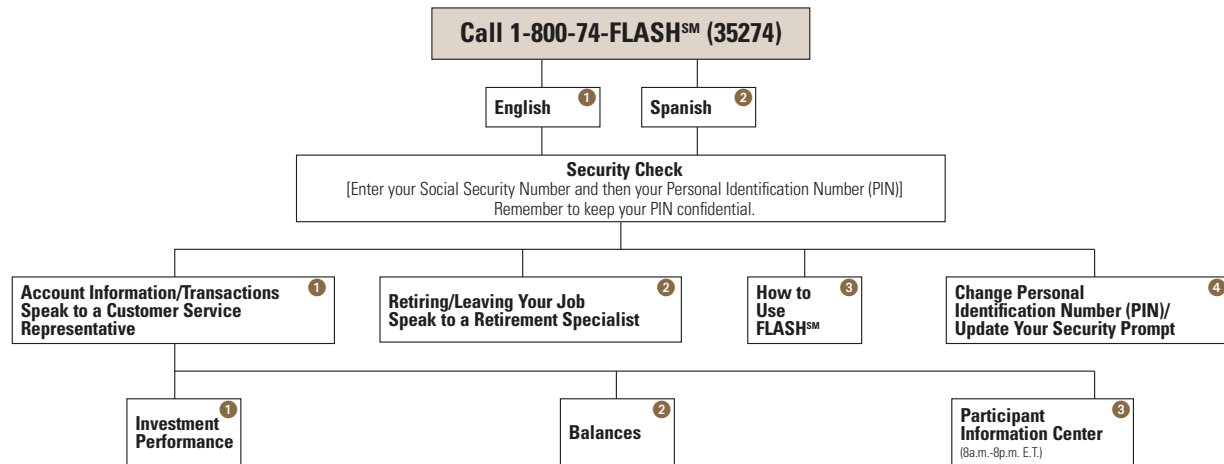
1-800-74-FLASHSM (35274)

FLASHSM provides access to information on your retirement account from any touch-tone telephone, 24 hours a day, 365 days a year. Account information is updated daily. The following menu will help you access account information or conduct transactions.

- Make your choice by pressing the keys corresponding to the numbers in the boxes. Some features may not apply to your plan. Other plans may have additional features.

If you elect to participate in the plan, choose English or Spanish (1 or 2) and proceed through the security check (Social Security Number and Personal Identification Number). You will then be prompted to enroll in the plan.

- * Will bring you to the last menu.
- 9 Will end your call.
- To skip over the scripted messages, interrupt by making your choice.



Make your choice by pressing the keys corresponding to the numbers in the boxes. Some features may not apply to your plan. Other plans may have additional features. Account transactions will usually be processed within 24 hours.



Participant Information Center

1-800-74-FLASHSM (35274)

MassMutual's Participant Information Center (PIC) is staffed with highly trained customer service professionals who can answer your questions and guide you through FLASHSM and The JourneySM transactions.

- Call 1-800-74-FLASHSM (35274) and follow the menu prompts to speak with a customer service representative or a retirement specialist.

- Access to interpreters through the AT&T Language Line.
- Contact representatives anytime, Monday through Friday, 8 a.m. to 8 p.m., Eastern Time (M-F).

