

OCT 22 2007

North Carolina Security Breach Reporting Form
Pursuant to the Identity Theft Protection Act of 2005

Name of Business Owning or Licensing Information Affected by the Breach: MassMutual Life Insurance Company
Address: 1295 State Street
Springfield, MA 01111
Telephone: 413-744-2765
Fax: 413-744-7080
Email: dmiles@massmutual.com

PLEASE SUBMIT FORM TO:
Consumer Protection Division
NC Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
Telephone: (919) 716-6000
Toll Free in NC: (877) 566-7226
FAX: (919) 716-6050

Date Security Breach Reporting Form submitted: October 17, 2007
Date the Security Breach was discovered: August 10, 2007
Estimated number of affected individuals: 5135
Estimated number of NC residents affected: 195

Name of business maintaining or possessing information that was the subject of the Security Breach, if the business that experienced the Security Breach is not the same entity as the business reporting the Security Breach (pursuant to N.C.G.S. § 75-65(b)): NA

Describe the circumstances surrounding the Security Breach and state whether the information breached was in electronic or paper format: An electronic file containing a list of plan participants was emailed to the wrong recipient.

Regarding electronic information breached, state whether the information breached or potentially breached was password protected or encrypted in some manner. yes If so, please describe the security measures protecting the information: The email was sent by secure email, encrypted, to the wrong recipient.

Describe any measures taken to prevent a similar Security Breach from occurring in the future: prior to sending, all email attachments will be opened to view to assure that the right information is attached.

Date affected NC residents were/will be notified: distribution scheduled to begin 10/16/07

If there has been any delay in notifying affected NC residents, describe the circumstances surrounding the delay pursuant to N.C.G.S. § 75-65(a) and (c): Internal information gathering, internal investigation of details and consultation with client.

If the delay was pursuant to a request from law enforcement pursuant to N.C.G.S. § 75-65(c), please include the written request or the contemporaneous memorandum.

How NC residents were/will be notified? (pursuant to N.C.G.S. § 75-65(e))

- written notice
- electronic notice (email)
- telephone notice
- substitute notice

Please attach copy of the notice if in written form or a copy of any scripted notice if in telephonic form.

Signature: [Signature] Date: 10/16/07
Contact Person, Title: Vice President
Address: _____
(if different from above) same as above
Telephone: _____ Fax: _____ Email: _____

<DATE>

<NAME>

<ADDRESS>

CITY, STATE ZIP

Dear <NAME>:

Massachusetts Mutual Life Insurance Company ("MassMutual") and its subsidiaries understand the importance of protecting the privacy and security of information about our customers, and take seriously our obligations to protect this information. This letter is to inform you that MassMutual inadvertently sent a file containing your personal information to another MassMutual client with whom we have an existing relationship.

On August 10th, 2007 your personal information was included in a file sent via a secure email system to another MassMutual client. The other MassMutual client immediately advised us of the error and MassMutual took immediate steps to rectify the situation. MassMutual asked the client who received the file containing your personal information to immediately delete the file. MassMutual has received written confirmation from this client that the personal information contained in the file sent in error has been deleted from their records. We have conducted a review of the incident and its impact on our customers and have determined that personal identifying information, such as your name and social security number was included in the file inadvertently sent to the other MassMutual client.

Our associates are instructed to safeguard client information. However, even after taking steps to protect confidential information, a security breach may occur. When we are informed of such situations, we review the matter and take appropriate corrective action.

While there is no indication that the MassMutual client who received your personal information in error will in any way use your information, we would like to bring to your attention various steps you may want to consider taking to protect yourself against identity theft.

You may request a credit report at any time by calling any one of the three credit reporting agencies:

Equifax: 800-685-1111 Experian: 888-397-3742 Trans Union: 800-888-4213

You are entitled to one free copy of your credit report per year from each of the three credit reporting agencies. When you receive your credit reports, you should review them carefully, looking for accounts that you did not open and for inquiries from creditors that you did not initiate. You may also want to verify the accuracy of personal information, such as home address and social security number. If you see anything that you do not understand, call the credit agency at the telephone number on the report.

If you find suspicious activity on your credit report, you should contact your local police or sheriff's office and file a police report for identity theft. If you are in this situation, you may need copies of the police report to provide to creditors to clear up your records.

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Even if you do not find signs of fraud on your reports, you may want to check your credit report every three months for the next year. We will reimburse you for the cost of obtaining those credit reports.¹

You may also want to examine your credit card, debit card, and bank statements carefully and immediately after you receive them to determine whether there are any unauthorized transactions.

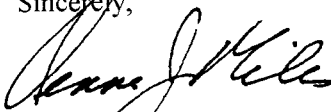
If at any time, you are concerned about identify theft, you can place a fraud alert on your credit file at no cost to you. A fraud alert requires that creditors contact you before opening new accounts. By calling any one of the above credit reporting agencies, you can automatically place a fraud alert with all 3 reporting agencies for 90 days or 7 years by providing them with certain required documentation and order your credit report from all three.

For more information on identity theft, you can contact the Federal Trade Commission at www.ftc.gov, at 1-877-438-4338, or at Consumer Response Center, F.T.C., 600 Pennsylvania Avenue, NW, Washington, DC 20580.

We apologize for any inconvenience this may have caused you. As stated above, we have no indication that your information was improperly used. However, whenever a security breach occurs, regardless of the circumstances, it is our policy to provide our customers with additional information in order to protect against the possibility of identity theft.

If you have any questions regarding this matter, please feel free to contact our Participant Information Center at 1-800-743-5274.

Sincerely,



Dennis J. Miles, Vice President
MassMutual Retirement Services Division

¹ If you have already received your free credit reports, we will reimburse you for the cost of obtaining additional credit reports. We will not reimburse you for credit monitoring services which may also be offered by consumer reporting agencies.