

This notice contains important information that requires your immediate attention. Should you have any queries, you are recommended to seek independent professional advice.

The following change(s) in investment choice(s) relate(s) to the “Premier-Choice Series” plans, including Premier-Choice ULife InvestPlan, Premier-Choice Flexi, Premier-Choice Flexi Plus, Premier-Choice InvestPlan and Premier-Choice Plus InvestPlan.

Minor matter relating to the investment choice ACIHU

Lower the Underlying Fund’s Management Fee

As advised by AllianceBernstein Hong Kong Limited, with effect from October 27, 2010, the management fee of the underlying funds of the investment choice “AllianceBernstein – International Health Care Portfolio “A”” (ACIHU) will be lowered from 1.80% to 1.75% with respect to the amount of the net asset of the underlying fund over US\$300,000,000.

The above minor matter has no impact to the investment objective and strategy of the respective investment choice.

You should refer to the relevant prospectuses and the notice to shareholders of the underlying fund(s) of the above investment choice(s), which are made available by the Company upon request, or visit our website at <http://corp.massmutualasia.com/en/Invest/Premier-Choice-Series/Notice-of-Changes.aspx> to carefully read the details of the relevant documents in relation to the above change(s).

If you have selected the above investment choice(s) under your insurance policy and if for any reason you wish to change to other investment choice(s), you may switch your investment choice(s) to other available investment choice(s) provided by your policy. Currently, no switching charge applies to any of the investment choices and most of the investment choices do not have a bid-offer spread during subscription and switching of investment choices. For details, please refer to Investment Choice Brochure.

IMPORTANT: This letter requires your immediate attention. If you have any questions about the content of this letter, you should seek independent professional advice.

ALLIANCEBERNSTEIN (LUXEMBOURG) S.A.

Société Anonyme
18, rue Eugène Ruppert
L-2453 Luxembourg
R.C.S. Luxembourg B 34 405

NOTICE TO SHAREHOLDERS OF ALLIANCEBERNSTEIN (SICAV)

January 27, 2011

Dear Valued Shareholder:

The purpose of this letter is to inform you that the Board of Directors of AllianceBernstein (Luxembourg) S.A., which acts as management company of AllianceBernstein (SICAV), an open-ended investment company with variable capital (*société d'investissement à capital variable*) organized under the laws of the Grand Duchy of Luxembourg has decided to lower the management fees with respect to the amount of the net assets of International Health Care Portfolio and International Technology Portfolio over US\$300,000,000 with effect from October 27, 2010 as follows:

	Class A	Class B	Class C
International Health Care Portfolio ¹	1.80%	1.80%	2.25%
	1.75%	1.75%	2.20%
International Technology Portfolio ²	2.00%	2.00%	2.45%
	1.75%	1.75%	2.20%

The Board of Directors of AllianceBernstein (Luxembourg) S.A. accepts responsibility for the accuracy of the contents of this letter.

If you have any questions, please contact your financial adviser or the Hong Kong Representative at +852 2918 7888.

We appreciate your ongoing support of AllianceBernstein as we continue to help investors like you achieve better outcomes.

Yours sincerely,

The Board of Directors of
AllianceBernstein (Luxembourg) S.A.

¹ For Class A, B and C shares, consecutive fee levels listed apply with respect to (1) the first \$300,000,000 of the net assets of the portfolio and (2) the amount of the net assets of the Portfolio over \$300,000,000.

² For Class A, B and C shares, consecutive fee levels listed apply with respect to (1) the first \$300,000,000 of the net assets of the portfolio and (2) the amount of the net assets of the Portfolio over \$300,000,000.