Named Executive Officer and Director Compensation Disclosures for 2025

The following tables and related footnotes are intended to provide information to the members of Massachusetts Mutual Life Insurance Company (the "Company") regarding the compensation provided in fiscal year 2025 to the Company's chief executive officer, principal financial officer, its three other most highly compensated executive officers (collectively "named executive officers"), and its directors, in a clear, concise and understandable manner consistent with Section 19X of Chapter 175 of the Massachusetts General Laws (the "Disclosure Statute").

The Board of Directors (the "Board") determines and approves the executive officer compensation opportunities after reviewing market and other relevant practices in addition to actual performance against pre-determined objectives. The Board retains an external compensation consulting firm, Semler Brossy Consulting, to advise in these determinations.

The Technology & Governance Committee of the Board determines the director compensation after reviewing market and other relevant practices. The Technology & Governance Committee retains Semler Brossy Consulting to advise in these determinations.

Compensation for Named Executive Officers

Name & Principal Position	Year [1]	Salary ($) [2]	Bonus ($) [3]	Restricted Share Awards ($) [4]	SAR Awards ($) [4]	Change in Pension Value & NQ Deferred Compensation Earnings ($) [5]	All Other Compensation ($) [6]	Total ($)
Crandall, Roger Chairman, President & CEO	2025	1,200,000	4,907,000	6,500,000	6,500,000	481,976	175,172	19,764,148
	2024	1,200,000	1,848,000	6,500,000	6,500,000	323,123	360,418	16,731,541
	2023	1,200,000	4,271,000	6,050,000	6,050,000	277,539	381,957	18,230,496
Fortin, Mary Jane Chief Financial Officer	2025	775,000	2,218,000	2,000,000	2,000,000	0	51,896	7,044,896
LaPiana, Paul Head of Brand, Product & Affiliated Distribution	2025	684,135	1,779,000	2,750,000	1,250,000	30,414	89,547	6,583,096
	2024	615,577	606,000	1,000,000	1,000,000	145,049	107,783	3,474,409
Meritt, Sears Head of Enterprise Technology & Experience	2025	698,077	3,797,601	850,000	850,000	24,953	64,499	6,285,130
	2023	611,442	1,154,000	4,100,000	600,000	94,849	65,511	6,625,803
Partlan, Eric Chief Investment Officer	2025	678,846	2,075,000	1,000,000	1,000,000	54,528	89,591	4,897,966
	2024	640,577	601,000	1,000,000	1,000,000	163,441	86,861	3,491,879
	2023	577,404	1,248,000	3,750,000	750,000	120,114	74,628	6,520,146

Compensation for Directors			
Name	**Retainers Earned or Paid in Cash ($) [7,8]**	**All Other Compensation ($) [9]**	**Total ($)**
H. Todd Stitzer	320,000	5,753	325,753
Kathleen Corbet	350,000	2,103	352,103
Isabella Goren	360,000	3,286	363,286
Jeffrey Leiden	390,000	4,861	394,861
Laura Sen	350,000	4,315	354,315
James DeGraffenreidt, Jr.	350,000	3,906	353,906
William Spitz	320,000	6,700	326,700
Bernard Harris	320,000	795	320,795
Michelle Lee	320,000	1,769	321,769
Amy Stepnowski	266,088	1,708	267,796
David Long	105,496	1,530	107,026

Michael Rollings joined the Board in December 2025. As director compensation is paid in arrears, he did not receive compensation in 2025. Mr. Rollings's compensation will be reported in the 2026 disclosure.

See accompanying footnotes for additional information related to above compensation.

Column Descriptions/Footnotes to Compensation Disclosures:

(1) Year: Year in which the compensation was earned.

(2) Salary: Actual base salary earned (inclusive of salary deferrals).

(3) Bonus: Actual bonus earned (for the reported year, paid the following year) and retention bouses. The amount paid is subject to a clawback provision (see (4) below).

(4) Restricted Share/SAR Awards: Represents the estimated grant date value of hypothetical equity awards granted in the reported year as further described below.

Each of the named executive officers participates in the Company's long-term incentive compensation plan (LTIP) comprised of hypothetical share appreciation rights (SAR) and hypothetical restricted shares (RS). Awards under the LTIP are typically granted annually. These awards do not convey any Company ownership interests to the participants. SAR generally fully vest on the third anniversary of the grant date, followed by a three-year exercise period. RS generally vest in equal increments on each of the third, fourth and fifth anniversaries of the grant date. The share price is determined quarterly and is based on a multiple of earnings. Participants realize the cash value of awards upon vesting (RS) or exercise (SAR). RS are 'full value' awards, meaning the participant receives the full cash value of the number of shares vesting multiplied by the share price at the time of vesting. SAR are 'appreciation' awards, meaning the participant realizes the cash value of the number of SAR exercised multiplied by the appreciation (if any) of the share price from the grant date to the exercise date. Further deferrals of gains from both types of awards are not permitted under the LTIP. Awards are also subject to: caps (as determined by the Board) to limit upside potential and corresponding liability; compliance with non-competition and non-solicitation agreements following termination of employment; mandatory notice periods in connection with a termination of employment; and a clawback provision in the event of material financial restatement or significant reputational harm due to fraud, willful misconduct, or the failure to manage or monitor conduct or risks.

Grant values reflect competitive market practices and assume a certain compounded growth rate in earnings and holding period prior to value realization. Participants may realize an amount higher than grant value if growth rates or holding period exceed the assumptions, or lower than grant value if growth rates or holding period fall short of assumptions.

LTIP awards are intended to incentivize behavior to increase earnings and policyholder value over the long term.

(5) Change in Pension Value & NQ Deferred Compensation Earnings: Includes changes to the participant's lump sum benefit under the Company's cash balance defined benefit and non-qualified pension plans as well as any above-market earnings in unfunded, non-qualified deferred compensation plans. The pension plans are frozen as of 12/31/2024. Balances receive interest credit (5.40% at year-end 2025). There were no above-market earnings credited during 2025 in the deferred compensation plans. Mr. Crandall participates in the former "final average pay" formula, for which the annuity benefit is frozen as of 12/31/2009. Note that the lump sum equivalent increases as interest rates drop; conversely, the lump sum equivalent may decrease as interest rates rise, depending on the current year's pay credits and interest credits in the cash balance defined benefit plan.

(6) All Other Compensation: Includes savings plan company matching contributions (401(k) and non-qualified defined contribution plans) and the value of miscellaneous perquisites.

(7) Board retainers include non-qualified deferred compensation plan deferrals (if elected). Director compensation is paid in arrears.

(8) Board members receive annual Board and Committee retainers (paid quarterly in arrears) and annual Chairperson retainer fees (paid quarterly in arrears, if applicable) according to the following schedule in 2025:

Annual Board Retainer: $280,000
Annual Lead Director Retainer: $50,000

Committee	***Committee Retainer Fee* ($)***	***Chairperson Retainer Fee ($)***
Audit	*20,000*	*40,000*
Human Resources	*20,000*	*30,000*
Technology & Governance	*20,000*	*30,000*
Executive	*20,000*	-
Investment	*20,000*	*30,000*

** Except where member is a Committee Chairperson*

(9) Represents imputed income on company-paid premiums for Director Split Dollar Life Insurance policies.