MassMutual® Stable Value Guaranteed Interest Account I

Issued by Massachusetts Mutual Life Insurance Company

About the Guaranteed Interest Account I

Objective

The Massachusetts Mutual Life Insurance Company (MassMutual) Guaranteed Interest Account I is a general account product designed as a "stable value" solution for retirement savings accounts, and aims to provide capital preservation, liquidity and limited volatility. Principal and interest guarantees are backed by MassMutual, subject to certain terms and conditions[1].

Rate information

The rates outlined below are stated on an annualized basis and apply to contracts installed during the stated contract installation period:

Crediting rate for new business[2]:	**4.85%**
Initial minimum crediting rate[2]:	2.60%
Contract installation period[2]:	07/01/2026 through 12/31/2026
Rate reset frequency[2]:	Every six months
Issuer:	Massachusetts Mutual Life Insurance Company
Plan types:	401(k), 401(a), 403(b)(9) Church, 457 Government

About MassMutual

Founded in 1851, MassMutual is a leading mutual life insurance company built on more than a century-and-a-half of strong commitment that operates for the benefit of its members, policyowners, and customers. With over 50 years of experience offering capital preservation solutions, MassMutual is one of the largest Stable Value Investment providers in the industry and is a trusted leader. Here's more about our financial strength ratings and General Investment Account:

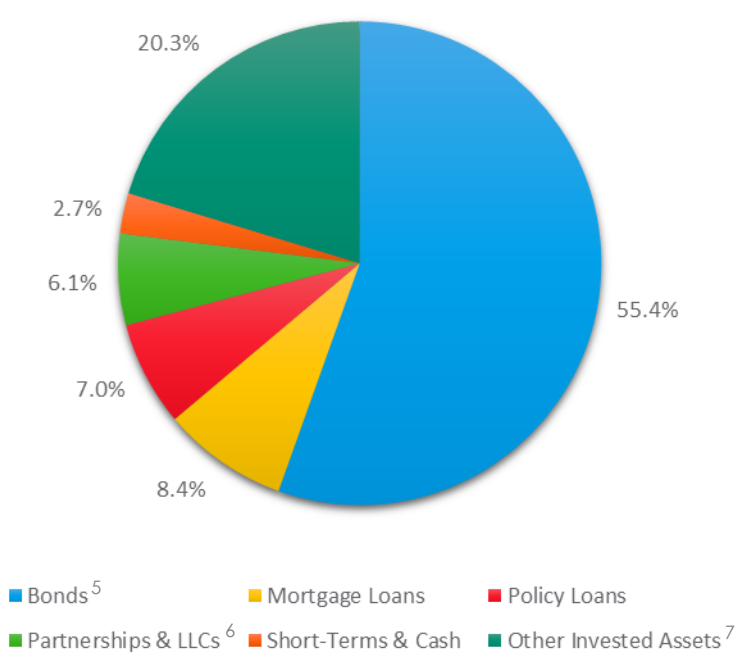
Our Financial Strength Ratings[3]

We have financial strength ratings that are among the highest in the industry.

A. M. Best Company	**A++ (Superior)**
Fitch Ratings	**AA+ (Very Strong)**
Moody's Investor Services	**Aa3 (High Quality)**
Standard & Poors	**AA+ (Very Strong)**

General Investment Account Asset Allocation[4]

(% of total assets)



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[1]The product features discussed here describe MassMutual's Guaranteed Interest Account I, available only through an unregistered MassMutual Group Annuity Contract (a "Contract"). The Contract generally provides a guaranteed minimum rate of interest that resets periodically and a guarantee of principal, subject to the specific terms and restrictions set forth in the Contract. Upon full or partial Contract or plan termination and certain other sponsor- initiated events, distributions from the account may be subject to a book value installment option or a liquidation value (market value) adjustment pursuant to a formula specified in the Contract. The formula may produce a value that is more or less than the Contract book value. Competing plan asset allocation options are subject to asset transfer restrictions set forth in the Contract. Competing plan asset allocation options for the account typically include money market funds, principal protected funds, certain short-term fixed-income investments and self-directed brokerage accounts. Plan sponsors and participants should consider a plan asset allocation option's objectives, risks, charges and expenses carefully before making an asset allocation selection. Risks of the Contract include, but are not limited to, the following important risks: Termination and Event Risk – the risk that the Contract is terminated or that the employer or plan sponsor takes certain actions (for example, mergers, spin-offs, lay-offs, early retirement incentives, plan changes or amendments, or bankruptcy of the plan sponsor) in circumstances where, under the terms of the Contract, proceeds are subject to certain liquidity and/or payment restrictions including disbursement over an extended period of time, surrender charges or circumstances that may result in payments that are less than book value, depending on the Contract. Insurer Credit Risk -- the risk that MassMutual will default on payments of interest and/or principal. MassMutual's ability to honor guarantees under the Contract is subject to its claims paying capabilities and/or financial strength. Rate of Return and Opportunity Risk – the risk that (i) the Contract provides a rate of return below expectations or be outstripped by inflation, or (ii) the Contract will underperform other products with a similar risk/reward profile, or (iii) the liquidity restrictions of the Contract will constrain desired transfers among plan allocation options, in changing interest rate markets or otherwise. Regulatory Risk – the risk that changes in applicable laws and regulations, including but not limited to governing tax laws and accounting guidance, will materially impact the Contract or MassMutual's General Investment Account, leading to declines in asset values or increases in other risks such that there is adverse impact, including but not limited to an inability to fulfill objectives. For more information about the product, please reach out to your MassMutual Stable Value representative.

[2]An initial crediting rate is established for each new Contract, will apply for an initial rate period of at least six months, and is presented on an annualized basis. The MassMutual Guaranteed Interest Account I Contract guaranteed minimum crediting rates of interest will be declared no more frequently than every six months and will be an annual rate of interest of at least 1% and not more than 3%. After the initial rate period, MassMutual declares the crediting rate for each Contract in advance of each subsequent six-month rate period and the declared crediting rate is applied to all balances in the Contract for each such rate period. The crediting rate for the stated rate period may vary for existing business based on the respective plan's initial contribution date and other factors.

[3]Ratings are as of 07/01/2026, are subject to change and are for Massachusetts Mutual Life Insurance Company and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company. Financial strength ratings do not apply to any product, nor do they imply any promise of account performance. For more information, please visit https://www.massmutual.com/about-us/massmutual-financial- summary.

[4]Contract guarantees provided in the Guaranteed Interest Account I product offering are backed by the financial strength and claims paying ability of Massachusetts Mutual Life Insurance Company (MassMutual). While MassMutual's financial strength and claims paying ability is supported by its investments in its General Investment Account, investors in the product do not own a beneficial interest in the General Investment Account and the product's rate of credited interest is not determined by the performance of the investments in the General Investment Account. The chart represents the investments in MassMutual's General Investment Account holding as of 12/31/2025. The figures represented are consolidated financial information for Massachusetts Mutual Life Insurance Company and its wholly-owned U.S. domiciled life insurance subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. All information regarding MassMutual's investment portfolio excludes $25,242 million of funds withheld given that 100% of the associated investment risk is reinsured. The funds withheld investment portfolio has counterparty protections in place including investment guidelines that were established to meet MassMutual's risk management objectives.

[5]Includes unregistered securities acquired under Rule 144A and Reg S.
[6]Assets listed on Insurance Company filing schedule BA. This schedule most commonly holds insurance company investments in partnership interests.
[7]Includes common stock of subsidiaries and affiliates, derivatives, receivables for securities, unaffiliated preferred and common equity, and $327 million of real estate occupied by the company.

This material does not undertake to summarize all the material terms of the Guaranteed Interest Account I contract. The terms of the Contract, rather than this material, govern the rights and responsibilities of the contractholder and MassMutual. For more complete information, please review the Contract form itself and consult with a qualified adviser. This material is not intended for use by retirement plan participants. Retirement plan participants should contact their plan administrator/fiduciary to obtain information specific to their plan and their own specific circumstances.

The product may not be available in all States and is not currently available for all types of retirement plans. The Guaranteed Interest Account I product is not a mutual fund, nor is it a bank or credit union deposit or obligation. It is not insured or guaranteed by the FDIC or NCUA or any other federal governmental agency.

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