

## MassMutual Voluntary Carbon Market Disclosure

MassMutual has committed to reach net zero emissions in our operations by 2030. While we prioritize the reduction of emissions from our operations, we also purchase voluntary carbon offsets to support this commitment. The table below includes details related to the carbon offsets purchased.

We have also committed to reach net zero emissions in our investment portfolio by 2050. For additional information about our operational net zero 2030 and portfolio net zero 2050 commitments, including interim progress, see our [Sustainability Report](#) and [website](#).

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|---|---|---|
| <b>Project name</b>                         | Fond Du Lac Band Forest Carbon Project  | Keweenaw Bay Indian Community Forest Carbon Project   |
| <b>Project ID number</b>                    | ACR634  | ACR637  |
| <b>Location</b>                             | United States   | United States   |
| <b>Project type</b>                         | Improved Forest Management  | Improved Forest Management  |
| <b>Offset type</b>                          | Removal   | Removal   |
| <b>Offset registry</b>                      | American Carbon Registry  | American Carbon Registry  |
| <b>Protocol</b>                             | American Carbon Registry – Improved Forest Management (IFM) on Non-Federal U.S. Forestlands v1.3 (April 2018) | American Carbon Registry – Improved Forest Management (IFM) on Non-Federal U.S. Forestlands v1.3 (April 2018) |
| <b>Independent third-party verification</b> | Yes   | Yes   |
| <b>Business entity selling offsets</b>      | South Pole USA, Inc.  | South Pole USA, Inc.  |