Fact Sheet As of 03/31/2026

MassMutual Overseas Fund

MassMutual Investments

Massachusetts Financial Services Company | Harris Associates L.P.

I:MOSZX Y:MMOJX A:MOSAX

Fund Objective:
The Fund seeks growth of capital over the long-term by investing in foreign equity securities.

Morningstar Category: Foreign Large Blend
Fund Net Assets: $262M
Fund Inception Date: 04/30/2001
Fund Benchmark: MSCI EAFE Index

Average Annual Total Returns (%):

	QTD	YTD	1Yr	3Yr	5Yr	10Yr
MassMutual Overseas Fund	-4.82	-4.82	12.07	8.73	5.82	7.97
MSCI EAFE Index	-1.24	-1.24	21.27	13.62	7.91	8.38
Category Average Return	0.28	0.28	22.75	14.00	7.41	8.27
Morningstar Percentile Rank[1]	-	-	94	96	81	66
# Funds In Category	-	-	685	655	617	486

Performance shown is for class I shares. Max Sales charge for I is 0.00%.

Fund Ratings:[1]

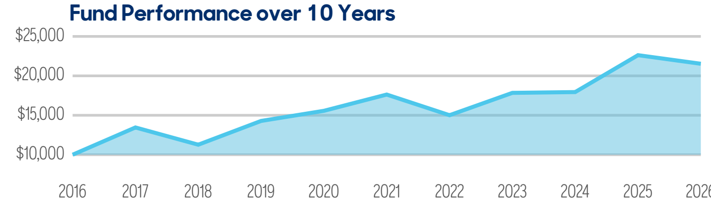
	Morningstar Rating	Funds in Category
Overall Rating	★★	655
3 Year	★	655
5 Year	★★	617
10 Year	★★	486

Calendar Year Returns (%):

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund (Class I)	26.07	0.57	18.87	-14.85	13.23	8.99	26.74	-16.25	27.20	2.66
Benchmark	31.22	3.82	18.24	-14.45	11.26	7.82	22.01	-13.79	25.03	1.00

Growth of $10,000 (Class I):

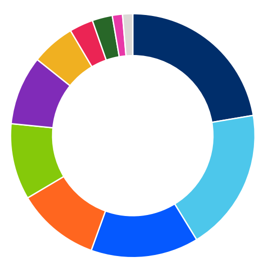
Fund Performance over 10 Years



Asset Allocation:

	Fund	Benchmark
Cash	1.44%	0.00%
US Equity	1.00%	1.19%
Non-US Equity	97.55%	98.65%
Other	0.00%	0.16%
# of Stock Holdings	121	689

Sector Allocation:



	Fund	Benchmark
Financials	22.34%	24.54%
Industrials	18.91%	19.40%
Consumer Discretionary	14.27%	8.51%
Health Care	10.96%	11.17%
Consumer Staples	10.09%	7.26%
Information Technology	9.15%	8.45%
Materials	5.78%	5.99%
Energy	3.14%	4.43%
Communication Services	2.67%	4.26%
Utilities	1.35%	4.17%
Real Estate	0.00%	1.81%

Performance shown is past performance and does not guarantee future results. Investment return and the principal value of an investment fluctuate; so an investor's shares when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower. For more current information, including the fund's holdings and month-end performance, call 1-866-444-2601. Performance includes the reinvestment of dividends and capital gains and reflects waivers and subsidies. The results are not adjusted for sales charges or taxes. Performance less than one year is cumulative; all other performance is annualized.
The Growth of $10,000 - graph shows an investment's performance based on how $10,000 invested in the fund would have grown over time. The growth of $10,000 begins at the investment's inception date or the first year listed on the graph, whichever is appropriate.

NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE

MassMutual Overseas Fund

World Regions - Country Breakdown:

	Fund	Benchmark
North America	2.53%	1.20%
Latin America	0.53%	0.05%
United Kingdom	17.01%	14.80%
Europe dev	54.63%	49.45%
Europe emrg	0.00%	0.05%
Africa/Middle East	0.81%	1.02%
Japan	16.07%	22.67%
Australasia	0.00%	6.85%
Asia dev	5.50%	3.71%
Asia emrg	2.93%	0.21%

Risk Statistics:[2]

	Fund	Benchmark
Standard Deviation	16.25	15.31
Information Ratio	-0.49	-
Alpha	-1.98	-
Beta	1.03	1.00
R2	0.01	0.01
Tracking Error	4.31	-
Sharpe Ratio	0.22	0.36
Upside Capture	97.93	100.00
Downside Capture	107.82	100.00
Batting Average	53.33	-

Portfolio Managers:

Managed By	Managed Since
Daniel Ling, CFA MFS	Oct. 2009
Filipe Benzinho MFS	May. 2016
Harry Purcell MFS	May. 2025
David G. Herro, CFA Harris Associates	Jul. 2001
Anthony P. Coniaris, CFA Harris Associates	Jul. 2025
Eric Liu, CFA Harris Associates	Aug. 2023

Top 5 Holdings:[3]

	Value
BNP Paribas S.A. Class A	2.28%
Taiwan Semiconductor Manufacturing Co., Ltd.	2.24%
Roche Holding Ltd	2.16%
Air Liquide SA	1.96%
Novartis AG	1.94%

Expense Ratios:

	Inception Date	Gross Expense	Net Expense
I	11/15/2010	0.92%	0.79%
Y	02/01/2023	1.02%	0.89%
A	04/30/2001	1.42%	1.29%

The expenses in the table reflect a contractual agreement by MML Advisers to waive a percentage of the management fees or cap the fees and expenses of the Fund through January 31, 2027. Please refer to the Fund's prospectus for more information.

[1]**Morningstar Rating™ - Category - Foreign Large Blend. For each investment with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on how an investment ranks on a Morningstar Risk-Adjusted Return measure against other investments in the category.** This measure takes into account variations in an investment's monthly performance after adjusting for sales loads (except for load-waived A shares), redemption fees, and the risk-free rate, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of investments in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. **Overall Morningstar Rating** for an investment is derived from a weighted average of the ratings for the three-, five- and ten-year (if applicable) time periods. The **Morningstar Percentile Rank** based on the fund's total-return percentile rank relative to all funds that have the same category for the same time period. The highest (or most favorable) percentile rank is 1, and the lowest (or least favorable) percentile rank is 100. Morningstar's total return includes both income and capital gains or losses and is not adjusted for sales charges. The top-performing fund in a category will always receive a rank of 1. The percentile rank by category figures allows for a direct comparison of a fund's performance within its Morningstar Category.

[2]Risk statistics are calculated over a five year period, computed monthly.

[3]For a complete listing of fund holdings, visit massmutualfunds.com or please call 1-866-444-2601. The mention of individual stocks and other securities in this document does not constitute investment advice.

Risk Statistics - Standard Deviation is a statistic that measures how widely a series of returns varies over a certain period of time. A high standard deviation implies greater volatility. **Information Ratio** measures performance compared to a benchmark, after adjusting for its additional risk. The higher the Info. Ratio the better the fund's historical performance is relative to its benchmark. **Alpha** measures risk-adjusted returns relative to beta as the measure of risk. A positive alpha indicates the fund has performed better than expected returns, and negative means it underperformed expected returns. **Beta** is a measure of volatility relative to the overall market represented by the benchmark. The beta of the benchmark is 1.00, and a beta less than 1.0 indicates lower risk than the market; a beta greater than 1.0 indicates higher risk than the market. **R-squared (R2)** measures the relationship between the performance of a fund and an Index. The higher the R-squared, the more related the fund's performance is to its Index. **Tracking Error** also known as active risk, is the degree to which the fund differs from an index or benchmark. The higher the Tracking Error, the more the fund deviated from its Index. **Sharpe Ratio** is a risk-adjusted measure to help determine the reward per unit of risk using standard deviation and excess return relative to a risk-free rate. The higher the Sharpe Ratio the better the fund's historical risk-adjusted performance. **Upside/Downside Capture** shows how well a fund has performed relative to a benchmark in rising (upside) or declining (downside) performance periods. An upside capture ratio over 100 indicates a fund has generally outperformed the benchmark during periods of positive returns for the benchmark. A downside capture ratio of less than 100 indicates that a fund has lost less than its benchmark in declining performance periods. **Batting Average** measures a manager's ability to consistently beat its benchmark over a period of time. The higher the number the better.

Fund Risks - The Fund's Principal Risks include: Cash Position Risk, Convertible Securities Risk, Currency Risk, Derivatives Risk, Emerging Markets Risk, Equity Securities Risk, Foreign Investment Risk, Geographic Focus Risk, Growth Company Risk, Large Company Risk, Liquidity Risk, Management Risk, Market Risk, Preferred Stock Risk, Sector Risk, Small and Mid-Cap Company Risk, Valuation Risk, Value Company Risk.

The **MSCI EAFE Index** measures the performance of the large- and mid-cap segments of developed markets, excluding the U.S. and Canada equity securities. It is free float-adjusted market-capitalization weighted. The Index does not reflect any deduction for fees or expenses and cannot be purchased directly by investors.

Investors should consider funds' objectives, risks, fees, and expenses carefully before investing. This and other information can be found in the funds' prospectuses or summary prospectuses, which are available from MassMutual by calling 1-866-444-2601. Please read them carefully before investing.

RS9093a
MM202710-310439