

# Variable Insurance Products

As disclosed in the current prospectus for your variable product, MassMutual and certain affiliated companies may receive compensation from certain funds or the fund advisers or sub-advisers to certain funds that are available as investment choices within variable annuity and variable life insurance contracts issued by MassMutual and certain affiliates. The list of the funds who pay such compensation or whose advisers or sub-advisers pay such compensation is provided below. Please note that each fund listed below is not available in every variable annuity and variable life insurance contract. Please refer to your prospectus for additional information regarding these payments.

## Variable Annuity Contracts

### *Compensation we receive from Advisers and Sub-Advisers:*

- **BlackRock Variable Series Funds, Inc.**
  - BlackRock 60/40 Target Allocation ETF V.I. Fund
- **Fidelity® Variable Insurance Products**
  - Fidelity® VIP Contrafund® Portfolio
- **Ivy Funds Variable Insurance Portfolios**
  - Ivy Funds VIP Asset Strategy
- **VY Investors Trust**
  - VY Clarion Global Real Estate Portfolio
- **Invesco Variable Insurance Funds**
  - Invesco V.I. Diversified Dividend Fund
  - Invesco V.I. Global Health Care Fund
  - Invesco V.I. Technology Fund
  - Invesco V.I. Capital Appreciation Fund
  - Invesco V.I. Conservative Balanced Fund
  - Invesco V.I. Discovery Mid Cap Growth Fund
  - Invesco V.I. Global Fund
  - Invesco V.I. Global Strategic Income Fund
  - Invesco Oppenheimer V.I. International Growth Fund
  - Invesco V.I. Main Street Fund®
- **PIMCO Variable Insurance Trust**
  - PIMCO Commodity RealReturn® Strategy Portfolio
- **MML Series Investment Fund and MML Series Investment Fund II**
  - MML Aggressive Allocation Fund
  - MML American Funds® Core Allocation Fund



- MML American Funds® Growth Fund
- MML American Funds® International Fund
- MML Balanced Allocation Fund
- MML Blend Fund
- MML Blue Chip Growth Fund
- MML Conservative Allocation Fund
- MML Dynamic Bond Fund
- MML Equity Fund
- MML Equity Income Fund
- MML Equity Index Fund
- MML Equity Momentum
- MML Equity Rotation Fund
- MML Foreign Fund
- MML Fundamental Equity Fund
- MML Fundamental Value Fund
- MML Global Fund
- MML Growth Allocation Fund
- MML Growth & Income Fund
- MML High Yield Fund
- MML Income & Growth Fund
- MML Inflation-Protected & Income Fund
- MML International Equity Fund
- MML Large Cap Growth Fund
- MML Managed Bond Fund
- MML Managed Volatility Fund
- MML Mid Cap Growth Fund
- MML Mid Cap Value Fund
- MML Moderate Allocation Fund
- MML Money Market Fund
- MML Total Return Fund
- MML Short-Duration Bond Fund
- MML Small Cap Equity Fund
- MML Small Cap Growth Equity Fund
- MML Small Company Value Fund
- MML Small/Mid Cap Value Fund
- MML Special Situations Fund
- MML Strategic Emerging Markets Fund

### **Compensation we receive from the Funds:**

- **BlackRock Variable Series Funds, Inc.**
  - BlackRock 60/40 Target Allocation ETF V.I. Fund (Class III)



- **Fidelity® Variable Insurance Products**
  - Fidelity® VIP Contrafund® Portfolio (Service Class 2)
- **Ivy Funds Variable Insurance Portfolios**
  - Ivy Funds VIP Asset Strategy (Class II)
- **VY Investors Trust**
  - VY Clarion Global Real Estate Portfolio (Class S)
- **Invesco Variable Insurance Funds**
  - Invesco V.I. Diversified Dividend Fund (Series II)
  - Invesco V.I. Global Health Care Fund (Series II)
  - Invesco V.I. Technology Fund (Series II)
  - Invesco V.I. Capital Appreciation Fund (Series II)
  - Invesco V.I. Conservative Balanced Fund (Series II)
  - Invesco V.I. Discovery Mid Cap Growth Fund (Series II)
  - Invesco V.I. Global Fund (Series II)
  - Invesco V.I. Global Strategic Income Fund (Series II)
  - Invesco Oppenheimer V.I. International Growth Fund (Series II)
  - Invesco V.I. Main Street Fund® (Series II)
- **MML Series Investment Fund and MML Series Investment Fund II: (We receive compensation on all MML funds through either Service Class or Service Class I shares)**

## Variable Life Insurance Policies

### *Compensation we receive from Advisers, Sub-Advisers or an Affiliated Company:*

- **American Century Variable Portfolios, Inc.**
  - American Century VP Income & Growth Fund
  - American Century VP Value Fund
  - American Century VP International Fund
- **American Funds Insurance Series®**
  - American Funds Insurance Series® Asset Allocation Fund
  - American Funds Insurance Series® Growth-Income Fund
- **DWS Investments VIT Funds**
  - DWS Small Cap Index VIP
- **Fidelity® Variable Insurance Products Fund**
  - Fidelity® VIP Growth Portfolio
  - Fidelity® VIP High Income Portfolio
  - Fidelity® VIP Overseas Portfolio
- **Fidelity® Variable Insurance Products Fund II**
  - Fidelity® VIP Contrafund® Portfolio
  - Fidelity® VIP Index 500 Portfolio



- **Fidelity® Variable Insurance Products Fund V**
  - Fidelity® VIP Money Market Portfolio
- **Franklin Templeton Variable Insurance Products Trust**
  - Franklin Small Cap Value VIP Fund
  - Templeton Foreign VIP Fund
- **Goldman Sachs Variable Insurance Trust**
  - Goldman Sachs Large Cap Value Fund
  - Goldman Sachs Mid Cap Value Fund
  - Goldman Sachs Strategic Growth Fund
  - Goldman Sachs Strategic International Equity Fund
  - Goldman Sachs U.S. Equity Insights Fund
- **VY Investors Trust**
  - VY Clarion Global Real Estate Portfolio
- **Invesco Variable Insurance Funds**
  - Invesco V.I. Diversified Dividend Fund
  - Invesco V.I. Global Health Care Fund
  - Invesco V.I. Technology Fund
  - Invesco V.I. Capital Appreciation Fund
  - Invesco V.I. Discovery Mid Cap Growth Fund
  - Invesco V.I. Global Fund
  - Invesco V.I. Global Strategic Income Fund
  - Invesco Oppenheimer V.I. International Growth Fund
- **Janus Aspen Series**
  - Janus Henderson Balanced Portfolio
  - Janus Henderson Forty Portfolio
  - Janus Henderson Global Research Portfolio
- **MFS® Variable Insurance Trust<sup>SM</sup>**
  - MFS® Growth Series
  - MFS® Investors Trust Series
  - MFS® New Discovery Series
  - MFS® Research Series
- **MML Series Investment Fund and MML Series Investment Fund II**
  - MML Inflation-Protected & Income Fund
  - MML Managed Bond Fund
  - MML Managed Volatility Fund
  - MML Moderate Allocation Fund
  - MML Mid Cap Growth Fund
  - MML Money Market Fund
  - MML Small Cap Equity Fund
  - MML Small Cap Growth Equity Fund



- MML Small/Mid Cap Value Fund
- **T. Rowe Price Equity Series, Inc.**
  - T Rowe Price Blue Chip Growth Portfolio
  - T Rowe Price Equity Income Portfolio
  - T Rowe Price Mid-Cap Growth Portfolio

## Institutional Insurance

### *Compensation we receive from Advisers, Sub-Advisers or an Affiliated Company:*

- **American Century Variable Portfolios, Inc**
  - American Century VP Capital Appreciation Fund (Class I)
  - American Century VP Discipline Core Value Fund (Class I)
  - American Century VP International Fund (Class I)
  - American Century VP Ultra® Fund (Class I)
  - American Century VP Value Fund (Class I)
- **American Century Variable Portfolios II, Inc**
  - American Century VP Inflation Protection Fund (Class I)
  - American Century VP Inflation Protection Fund (Class II)
- **American Funds Insurance Series**
  - American Funds IS® Blue Chip Income and Growth Fund (Class IA)
  - American Funds IS® Bond Fund (Class IA)
  - American Funds IS® Global Growth and Income Fund (Class IA)
  - American Funds IS® Growth-Income Fund (Class IA)
  - American Funds IS® High-Income Bond Fund (Class IA)
  - American Funds IS® U.S. Government/AAA-Rated Securities Fund (Class IA)
- **BlackRock Variable Series Funds, Inc.**
  - BlackRock Basic Value V.I. Fund (Class I)
  - BlackRock Equity Dividend V.I. Fund (Class I)
  - BlackRock International V.I. Fund (Class I)
  - BlackRock Small Cap Index V.I. Fund (Class I)
  - BlackRock Small Cap Index V.I. Fund (Class III)
- **BlackRock Variable Series Funds, Inc.**
  - BlackRock High Yield V.I. Fund (Class I)
  - BlackRock Total Return V.I. Fund (Class I)
- **BNY Mellon Investment Portfolios**
  - BNY Mellon IP MidCap Stock Portfolio (Service Class)
  - BNY Mellon IP MidCap Stock Portfolio (Initial Class)

- **BNY Mellon Sustainable U.S. Equity Portfolio, Inc.**
  - BNY Mellon Sustainable U.S. Equity Portfolio (Initial Class)
  
- **Legg Mason Partners Variable Equity Trust**
  - ClearBridge Variable Mid Cap Portfolio (Class I)
  - ClearBridge Variable Small Cap Growth Portfolio (Class I)
  
- **Davis Variable Account Fund, Inc.**
  - Davis Financial Portfolio
  
- **Delaware VIP® Trust**
  - Delaware VIP® Emerging Markets Series (Service Class)
  - Delaware VIP® Emerging Markets Series (Standard Class)
  - Delaware VIP® International Series (Standard Class)
  - Delaware VIP® Small Cap Value Series (Standard Class)
  - Delaware VIP® Small Cap Value Series (Service Class)
  
- **Eaton Vance Variable Trust**
  - Eaton Vance VT Floating-Rate Income Fund (Advisor Class)
  - Eaton Vance VT Floating-Rate Income Fund (Institutional Class)
  
- **Federated Hermes Insurance Series**
  - Federated Hermes High Income Bond Fund II (Primary Shares)
  - Federated Hermes Kaufman Fund II (Primary Shares)
  - Federated Hermes Managed Volatility Fund II (Primary Shares)
  - Federated Hermes Quality Bond Fund II (Primary Shares)
  
- **Fidelity® Variable Insurance Products Fund II**
  - Fidelity® VIP Contrafund® Portfolio (Initial Class)
  - Fidelity® VIP Disciplined Small Cap Portfolio (Initial Class)
  - Fidelity® VIP Equity-Income Portfolio (Initial Class)
  - Fidelity® VIP Extended Market Index Portfolio (Service Class 2)
  - Fidelity® VIP Growth Portfolio (Initial Class)
  - Fidelity® VIP Growth Portfolio (Service Class)
  - Fidelity® VIP Growth Opportunities Portfolio (Initial Class)
  - Fidelity® VIP High Income Portfolio (Initial Class)
  - Fidelity® VIP Index 500 Portfolio (Service Class 2)
  - Fidelity® VIP International Index Portfolio (Service Class 2)
  - Fidelity® VIP Overseas Portfolio (Initial Class)
  - Fidelity® VIP Total Market Index Portfolio (Service Class 2)
  - Fidelity® VIP Value Strategies Portfolio (Initial Class)
  
- **Fidelity® Variable Insurance Products Fund III**
  - Fidelity® VIP Balanced Portfolio (Initial Class)



- **Fidelity® Variable Insurance Products Fund IV**
  - Fidelity® VIP Real Estate Portfolio (Initial Class)
  - Fidelity® VIP Real Estate Portfolio (Service Class)
  
- **Fidelity® Variable Insurance Products Fund V**
  - Fidelity® VIP Freedom 2005 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2010 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2015 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2020 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2020 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2025 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2025 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2040 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2050 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2030 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2030 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2035 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2035 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2040 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2040 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2045 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2045 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2050 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2050 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2055 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2055 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2060 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2060 Portfolio (Service Class)
  - Fidelity® VIP Freedom 2065 Portfolio (Initial Class)
  - Fidelity® VIP Freedom 2065 Portfolio (Service Class)
  - Fidelity® VIP Income Portfolio (Initial Class)
  - Fidelity® VIP Income Portfolio (Service Class)
  - Fidelity® VIP Asset Manager Growth Portfolio (Initial Class)
  - Fidelity® VIP Asset Manager Growth Portfolio (Service Class)
  - Fidelity® VIP Bond Index Portfolio (Service Class 2)
  - Fidelity® VIP Investment Grade Bond Portfolio (Initial Class)
  
- **Franklin Templeton Variable Insurance Products Trust**
  - Franklin Income VIP Fund (Class 1)
  - Franklin Mutual Global Discovery VIP Fund (Class 1)
  - Franklin Mutual Global Discovery VIP Fund (Class 2)
  - Franklin Rising Dividends VIP Fund (Class 1)



- Franklin Small Cap Value VIP Fund (Class 1)
- Franklin Small Cap Value VIP Fund (Class 2)
- Franklin Small Mid Cap Growth VIP Fund (Class 1)
- Franklin Strategic Income VIP Fund (Class 1)
- Franklin Strategic Income VIP Fund (Class 2)
- Templeton Global Bond VIP Fund (Class 1)

- **Goldman Sachs Variable Insurance Trust**

- Goldman Sachs VIT Core Fixed Income Fund (Service)
- Goldman Sachs VIT Growth Opportunities Fund (Institutional)
- Goldman Sachs VIT Growth Opportunities Fund (Service)
- Goldman Sachs VIT International Equity Insights Fund (Institutional)
- Goldman Sachs VIT Large Cap Value Fund (Institutional)
- Goldman Sachs VIT Mid Cap Value Fund (Institutional)
- Goldman Sachs VIT Small Cap Equity Insights Fund (Institutional)
- Goldman Sachs VIT Strategic Growth Fund (Institutional)
- Goldman Sachs VIT US Equity Insights Fund (Institutional)

- **Invesco Variable Insurance Funds**

- Invesco V.I. Capital Appreciation Fund (Series I)
- Invesco V.I. Conservative Balanced Fund (Series I)
- Invesco V.I. Discovery Mid Cap Growth Fund (Series I)
- Invesco V.I. Global Strategic Income Fund (Series I)
- Invesco V.I. Global Fund (Series I)
- Invesco Oppenheimer V.I. International Growth Fund (Series I)
- Invesco V.I. Main Street Fund (Series I)
- Invesco V.I. Main Street Small Cap Fund (Series I)
- Invesco V.I. Core Bond Fund (Series I)
- Invesco V.I. American Franchise Fund (Series I)
- Invesco V.I. Balanced-Risk Allocation Fund (Series I)
- Invesco V.I. Comstock Fund (Series I)
- Invesco V.I. Core Equity Fund (Series I)
- Invesco V.I. Diversified Dividend Fund (Series I)
- Invesco V.I. Equally-Weighted S&P 500 Fund (Series I)
- Invesco V.I. Equity and Income Fund (Series I)
- Invesco V.I. Global Core Equity Fund (Series I)
- Invesco V.I. Global Real Estate Fund (Series I)
- Invesco V.I. Government Securities Fund (Series I)
- Invesco V.I. Growth and Income Fund (Series I)
- Invesco V.I. Health Care Fund (Series I)
- Invesco V.I. International Growth Fund (Series I)
- Invesco Oppenheimer V.I. International Growth Fund (Series I)
- Invesco V.I. Managed Volatility Fund (Series I)
- Invesco V.I. Mid Cap Core Equity Fund (Series I)





- Invesco V.I. Small Cap Equity Fund (Series I)
- Invesco V.I. Technology Fund (Series I)
- **Ivy Funds Variable Insurance Portfolios**
  - Delaware Ivy Funds VIP Asset Strategy Portfolio (Class II)
  - Delaware Ivy Funds VIP Science and Technology Portfolio (Class II)
  - Ivy VIP Balanced (Class II)
  - Ivy VIP Core Equity (Class II)
  - Ivy VIP Growth (Class II)
  - Ivy VIP High Income (Class II)
  - Ivy VIP International Core Equity (Class II)
  - Ivy VIP Mid Cap Growth (Class II)
  - Ivy VIP Securian Real Estate Securities (Class II)
  - Ivy VIP Small Cap Core (Class II)
  - Ivy VIP Value (Class II)
- **Janus Aspen Series**
  - Janus Henderson Forty Portfolio (Institutional)
  - Janus Henderson Global Research Portfolio (Institutional)
- **JP Morgan Insurance Trust**
  - JP Morgan Insurance Trust Small Cap Core Portfolio (Class I)
  - JP Morgan Insurance Trust U.S. Equity Portfolio (Class I)
- **Lazard Retirement Services, Inc.**
  - Lazard Retirement International Equity Portfolio (Service Class)
- **Legg Mason Partners Variable Income Trust**
  - Western Asset Core Plus VIT Portfolio (Class I)
- **Lord Abbett Series Fund, Inc.**
  - Lord Abbett Series Bond-Debenture Portfolio (Class VC)
  - Lord Abbett Developing Growth Portfolio (Class VC)
  - Lord Abbett Mid Cap Stock Portfolio (Class VC)
  - Lord Abbett Total Return Portfolio (Class VC)
- **MFS® Variable Insurance Trust<sup>SM</sup>**
  - MFS® VIT Growth Series (Initial Class)
  - MFS® VIT New Discovery Portfolio (Initial Class)
  - MFS® VIT Research Portfolio (Initial Class)
  - MFS® VIT Utilities Series (Initial Class)
  - MFS® VIT Value Series (Initial Class)



- **MFS® Variable Insurance Trust<sup>SM</sup> II**
  - MFS® VIT II Blended Research Core Equity Portfolio (Initial Class)
  - MFS® VIT II Government Securities Portfolio (Initial Class)
  - MFS® VIT II International Intrinsic Value Portfolio (Initial Class)
- **MFS® Variable Insurance Trust<sup>SM</sup> III**
  - MFS® VIT III Global Real Estate Portfolio (Initial Class)
  - MFS® VIT III Mid Cap Value Portfolio (Initial Class)
- **MML Series Investment Fund and MML Series Investment Fund II**
  - MML Aggressive Allocation Fund (Initial Class)
  - MML American Funds Core Allocation Fund (Service Class 1)
  - MML American Funds Growth Fund (Service Class 1)
  - MML American Funds International Fund (Service Class 1)
  - MML Balanced Allocation Fund (Initial Class)
  - MML Blend Fund (Initial Class)
  - MML Blue Chip Growth Fund (Initial Class)
  - MML Conservative Allocation Fund (Initial Class)
  - MML Dynamic Bond Fund (Class II)
  - MML Equity Fund (Initial Class)
  - MML Equity Income Fund (Initial Class)
  - MML Equity Index Fund (Service Class I, Class II and III)
  - MML Focused Equity Fund (Class II)
  - MML Foreign Fund (Initial Class)
  - MML Fundamental Equity Fund (Class II)
  - MML Fundamental Value Fund (Class II)
  - MML Global Fund (Service Class I and Class II)
  - MML Growth Allocation Fund (Initial Class)
  - MML Growth & Income Fund (Initial Class)
  - MML High Yield Fund (Class II)
  - MML Income & Growth Fund (Initial Class)
  - MML Inflation-Protected & Income Fund (Initial Class)
  - MML International Equity Fund (Class II)
  - MML Large Cap Growth Fund (Initial Class)
  - MML Managed Bond Fund (Initial Class)
  - MML Managed Volatility Fund (Initial Class)
  - MML Mid Cap Growth Fund (Initial Class)
  - MML Mid Cap Value Fund (Initial Class)
  - MML Moderate Allocation Fund (Initial Class)
  - MML Short-Duration Bond Fund (Class II)
  - MML Small Cap Equity Fund (Initial Class)
  - MML Small Cap Growth Equity Fund (Initial Class)
  - MML Small Company Value Fund (Class II)
  - MML Small/Mid Cap Value Fund (Initial Class)
  - MML Strategic Emerging Markets Fund (Class II)



- MML Total Return Bond Fund (Class II)
  
- **Neuberger Berman Advisers Management Trust**
  - Neuberger Berman AMT Mid-Cap Intrinsic Value Portfolio (Class I)
  - Neuberger Berman AMT Mid-Cap Growth Portfolio (Class I)
  - Neuberger Berman AMT Sustainable Equity Portfolio (Class I)
  
- **PIMCO Variable Insurance Trust**
  - PIMCO All Asset Portfolio (Administrative Class)
  - PIMCO All Asset Portfolio (Institutional Class)
  - PIMCO Commodity RealReturn® Strategy Portfolio (Advisor Class)
  - PIMCO Commodity RealReturn® Strategy Portfolio (Institutional Class)
  - PIMCO VIT Dynamic Bond Portfolio (Institutional Class)
  - PIMCO Emerging Markets Bond Portfolio (Advisor Class)
  - PIMCO Emerging Markets Bond Portfolio (Institutional Class)
  - PIMCO Global Bond Opportunities Portfolio (Unhedged) (Administrative Class)
  - PIMCO Global Bond Opportunities Portfolio (Unhedged) (Institutional Class)
  - PIMCO High Yield Portfolio (Administrative Class)
  - PIMCO High Yield Portfolio (Institutional Class)
  - PIMCO VIT International Bond Portfolio - U.S. Dollar-Hedged (Institutional Class)
  - PIMCO VIT Long-Term U.S. Government Portfolio (Administrative Class)
  - PIMCO VIT Long-Term U.S. Government Portfolio (Institutional Class)
  - PIMCO VIT Mid-Cap Growth Portfolio
  - PIMCO VIT Low Duration Portfolio (Institutional Class)
  - PIMCO Real Return Portfolio (Administrative Class)
  - PIMCO Real Return Portfolio (Institutional Class)
  - PIMCO Total Return Portfolio (Administrative Class)
  - PIMCO Total Return Portfolio (Institutional Class)
  
- **T. Rowe Price Equity Series, Inc.**
  - T. Rowe Price Blue Chip Growth Portfolio
  - T. Rowe Price International Stock Portfolio
  - T. Rowe Price Moderate Allocation Portfolio
  - T. Rowe Price All-Cap Opportunities Portfolio
  
- **T. Rowe Price Fixed Income Series, Inc.**
  - T. Rowe Price Limited-Term Bond Portfolio
  
- **VanEck VIP Trust**
  - VanEck VIP Emerging Markets Fund (Initial Class)
  - VanEck VIP Global Hard Assets Fund (Initial Class)



- **Voya Variable Portfolios, Inc.**
  - Voya International Index Portfolio (Class S)
  - Voya Russell™ Mid Cap Index Portfolio (Class S)
  - Voya Russell™ Small Cap Index Portfolio (Class S)

