Acting ethically, with integrity and in compliance with applicable laws is not only the right thing to do, it is how we do business. Company policies define the requirements that govern your conduct. As a company, we are committed to maintaining a nondiscriminatory work environment where all individuals are treated with fairness and respect, and are provided the opportunity to reach their full potential.

**Applies To**

This Equal Employment Opportunity Policy (“Policy”) applies to employees of the following companies (collectively “MassMutual”), including when acting on behalf of other MassMutual subsidiaries:

- Massachusetts Mutual Life Insurance Company
- MassMutual International LLC
- The MassMutual Trust Company, FSB

This Policy applies to MassMutual General Managers.

This Policy also applies to temporary or contract workers and interns (“temporary personnel”).

**Equal Employment Opportunity**

MassMutual provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, gender, sexual orientation, gender identity or expression, national origin, age, disability, genetic information, marital status, citizenship status, ancestry or status as a protected veteran in accordance with applicable federal, state and local law. MassMutual complies with applicable federal, state and local law governing non-discrimination in employment in every location in which the company has facilities. EEO applies to all terms and conditions of employment, including, hiring, placement, promotion, discipline, termination, leaves of absence, compensation and training.

MassMutual also has affirmative action programs designed to achieve equal employment opportunity for minorities, women, individuals with disabilities and protected veterans. Human Resources is responsible for the design,
implementation, communication, and monitoring of affirmative action and other equal employment opportunity programs.

Complaints and Concerns

MassMutual takes complaints and concerns of discrimination and harassment seriously and is committed to fostering an environment of trust and open communication. Complaints and concerns raised will be thoroughly and discreetly investigated in a confidential manner to the extent practicable.

No Retaliation

This Policy has the full backing and support of senior management, including the CEO. Your cooperation and support is expected. MassMutual will not tolerate intimidation or retaliation against employees who in good faith file a complaint against employees involved in an EEO investigation. Retaliation is not only illegal, it’s also contrary to our company values.

Enforcement & Discipline

If you violate this Policy, you may be subject to discipline, including termination of employment.

For temporary personnel who violate this Policy, appropriate action may include termination of contract or business relationship, dismissal or prohibition from MassMutual property or events.

Additional Resources

For information related to this Policy, refer to the following:

- EEO is the Law