

Equal Employment Opportunity Policy

Date Revised: 05/01/2023

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
- MassMutual Ventures Singapore
- The MassMutual Trust Company, FSB

This Policy applies to MassMutual employees who work for a MassMutual field agency or firm.

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, status as a protected veteran, or any other protected classes 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 conducts business. 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.

If you have any questions about this policy or would like to view portions of the Affirmative Action Plan, please contact HRCompliance@MassMutual.com. This is also a reminder that employees may update their personal information at any time in Workday.

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 promptly and thoroughly 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. MassMutual will not tolerate intimidation or retaliation against employees who in good faith file a complaint or against employees involved in an EEO investigation.

Enforcement & Discipline

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

Nothing in this Policy is intended or should be construed to restrict, discourage or interfere with communications or actions protected or required by state or federal law or regulation.

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.

Speaking Up

You should report any violation, or other compliance, ethics or risk issues related to the Policy, through the reporting channel that is the most appropriate or with which you are most comfortable. The reporting channels available to employees are set forth in the [Speaking Up Policy](#).

Contacts

To file a complaint or for more information contact:

- Your manager
- [Compliance & Ethics Department](#)
- [Employee Relations](#)
- [Law Department](#)
- The MassMutual Affirmative Action/Equal Employment Opportunity Officer, Jeff Mogan
- [MassMutual's Compliance and Ethics Reporting Hotline](#) (Ethics Point) at 1-800-422-1381

Additional Resources

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

- [EEO is the Law](#)

For related company policies, refer to the following:

- [Statement of Respect and Anti-Discrimination and Harassment](#)
- [Speaking Up Policy](#)