



Institutional Solutions

Trusted to make institutions stronger

Market presence: who we serve

Our leading expertise and reputation in the institutional markets comes from developing comprehensive solutions that deliver results for a wide variety of entities. Experience how our team can provide institutional solutions to help your organization.



Innovative solutions to address today's complex challenges

We tailor our resources to develop integrated protection, investment, accumulation and de-risking solutions for your business. Put our vast experience, multi-disciplined team and consultative approach and talent to work for you.

“We believe people are the true core of business success. At MassMutual, our leaders bring an expertise and genuine interest to creating clear and compelling outcomes for our clients.”

– DIANA SCHNEIDER, HEAD OF INSTITUTIONAL SOLUTIONS, MASSMUTUAL

Our multi-disciplined, consultative approach to serve you

The complex and evolving financial needs of your business demand customized, sophisticated solutions. Developing the integrated, institutional strategies to help address these needs requires a breadth and depth of knowledge, marketplace presence and a spectrum of interdependent disciplines that only a select few can provide.

Our experienced, multi-disciplined team works with you and your advisor to understand the financial intricacies of your business. By developing a keen understanding of your institution's goals, we operate as an extension of your team to help advance your mission.

By leveraging our extensive experience with institutions of varying sizes and industries, we provide thorough and strategic insights to help you meet your financial needs, goals and vision.

YOU BENEFIT FROM:

- Dedicated teams with extensive insight in select markets
- Customized solutions, tailored to your specific needs
- Financial strength and investment expertise of a market leader

MassMutual® has achieved leading positions in several institutional businesses



Institutional Insurance



Funding Agreements



Pension Risk Transfer Solutions



Stable Value Investments

MassMutual® Stable Value Investments is the marketing name of a Massachusetts Mutual Life Insurance Company business team. The stable value insurance contracts offered are issued by Massachusetts Mutual Life Insurance Company Springfield MA 01111-0001.



Institutional Insurance

Expertise and leadership for a dynamic market

Properly structured life insurance solutions can help you manage the business risks associated with the loss of highly compensated key employees, and serve as a tax-efficient balance sheet asset. Your company can benefit from our institutionally priced solutions to offset costs associated with employee benefit programs, including retiree health care and non-qualified benefit programs, designed to incentivize key executives.

Working with specialized distribution relationships, our full-service team of professionals deliver Bank-Owned Life Insurance (BOLI) and Corporate-Owned Life Insurance (COLI) solutions to meet the benefit funding, insurance, and asset-diversification needs of a variety of institutional businesses.

A long-time leader in the institutional insurance market, MassMutual has delivered a broad spectrum of life insurance solutions with exceptional expertise and service.

A LEGACY OF LEADERSHIP

Long-term commitment
of 37+ years

- Approximately \$29.3 billion BOLI & \$4.9 billion COLI assets under management*
- 98,000+ Institutional Life policies in force (including COLI + BOLI)
- 3,600+ Institutional Clients (including COLI + BOLI)

Note: Past performance is not indicative of future results.
Information as of 12/31/2023

* These assets under management are included in MassMutual's overall Assets Under Management (AUM) which include assets and certain external investment funds managed by MassMutual subsidiaries, including Barings and MassMutual Ascend. Please refer to MassMutual's Annual and Corporate Responsibility Report, https://www.MassMutual.com/global/media/shared/doc/financial-documents/annual-reports/2023_annual_report.pdf.



Funding Agreements

High-quality investment solutions

For investors seeking high-quality investments, MassMutual's financial strength can give you the confidence to invest in Funding Agreements to help meet your financial accumulation or investment needs.

A MARKET LEADER

- High-quality investments for institutions
- Excellent financial strength
- Seamless servicing platform to manage contract terms
- Customized solutions





Pension Risk Transfer Solutions

Group Annuity Contract pension plan de-risking solutions

At MassMutual, we offer plan sponsors and pension plan professionals confidence by helping ensure their fiduciary duties and pension obligations are satisfied. As a mutual company run for the benefit of its participating policyowners, we offer confidence through our **enduring financial strength**, our annuity solutions expertise, and our passion for helping people secure their future and protect the ones they love.

As one of the largest mutual companies in the group annuity pension risk transfer services market (PRT), we are afforded a long term and strategic approach to our business. Paired with our leading **financial strength**, and commitment to the PRT market, we continually invest in our products and our people.

Since 1851, our focus on the long-term has helped us provide financial security to millions of people and for more than 35 years, we've extended that focus and annuity expertise through our PRT offering.

As part of our passion for helping people, we choose to maintain proprietary administrative services. We believe owning our administrative processes helps us ensure we can offer competitive and customizable solutions paired with exceptional annuitant experiences.

A MARKET LEADER**

- \$17.7 billion in assets managed for over 460,000 annuitants*
- \$1.9 billion in benefit payments paid annually
- Over 50+ pension risk transfer specialists
- Have onboarded over 55 contracts exceeding \$100M in AUM
- Large market experience spanning 10 transactions with premium values exceeding \$500M or 10,000+ lives installed

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** Information as of 12/31/2023.



Stable Value Solutions

Providing capital preservation and guaranteed income solutions for retirement plans

With more than 50 years of experience offering capital preservation solutions, MassMutual is a leading provider of stable value solutions for retirement plans with a legacy of success through multiple economic cycles. As a mutual company with financial strength ratings that are among the highest in the industry, we aim to serve the long-term interests of our customers and policyowners. Given our enduring financial strength, and product expertise, MassMutual is trusted to meet stable value needs.

We offer flexible, customized, and differentiated features backed by our financial strength. Leveraging the expertise available to us through our wholly-owned subsidiary Barings, we design solutions to serve the diverse capital preservation needs of retirement plans spanning the spectrum of general account, separate account, group annuity, traditional guaranteed interest contract, synthetic and custom wrap solutions.

We serve a myriad of retirement plan types, including 401(k), 403(b), Taft-Hartley, executive benefit, 457 government, 529 college savings plans, and health savings accounts.

A MARKET LEADER

- MassMutual has an over 173-year history of delivering on long-term commitments
- Over 50 years of experience in Stable Value market
- Over \$36 billion in stable value assets under management*
- Gold Member of the Stable Value Investment Association (SVIA)**
- A deeply specialized, customer focused team with decades of experience

* As of 12/31/2023.

** As of 5/31/2024.

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Mutuality matters

MassMutual has built its success by staying focused on what matters — earning our clients’ trust and delivering solutions to help meet their complex financial needs — while maintaining financial strength and stability for the future.

As a mutual company, Massachusetts Mutual Life Insurance Company (MassMutual) doesn’t have shareholders. We do business with the long-term interests of our clients in mind and are not subject to the expectations of Wall Street analysts or stockholders.

Our investment management strategy is built on diversification, prudent security selection and value. Because of it, we’ve been able to achieve solid long-term investment returns — even in unpredictable markets and challenging economic times. Financial strength ratings are a key indicator of a company’s ability to meet its financial obligations.

MassMutual financial strength ratings are among the highest of any company in any industry.

FINANCIAL STRENGTH RATINGS*

AM Best Company	A++ (Superior)
Fitch Ratings	AA+ (Very Strong)
Moody’s Investors Service	Aa3 (High Quality)
Standard & Poor’s	AA+ (Very Strong)

* Ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001. Ratings are as of 5/31/2024 and are subject to change. Financial strength ratings do not apply to any product, nor do they imply any promise of investment performance.



Trust a proven leader

With over 173 years of experience investing assets for the long-term, we offer deep and broad experience in institutional markets spanning insurance to investments. We have built our reputation serving institutional businesses by earning our clients' trust and delivering long-term, customized solutions to meet their unique financial needs.

Experience our consultative, client-focused approach to creating innovative, tailored solutions to help drive better outcomes for your institutional business.

TRUSTED TO MAKE INSTITUTIONS STRONGER.

Trust a proven leader. Trust MassMutual.

For more information, please go to
institutional.MassMutual.com

Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual) (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). C.M. Life Insurance Co. and MML Bay State Life Insurance Co., are non-admitted in New York.

