

Elevating the Employee Experience: Your Guide to Our Total Rewards, Benefits and Programs

At MassMutual Ascend, we don't just take careers above and beyond, we also offer total rewards, benefits and programs to meet your needs - no matter the stage of your career (or life).

ONBOARDING

When you join the MassMutual Ascend team, we're here for your onboarding experience and to support you for the long term! Through the onboarding process, you can expect:

- New hire orientation
- Manager and team integration
- Training and knowledge building
- Senior leader new hire welcome and meet and greet sessions



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92% of our employees are proud to work at MassMutual Ascend and **91%** would recommend others to work here. ⁽¹⁾

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THE DAY-TO-DAY

At MassMutual Ascend, we use the office as a place to collaborate, not reside. Flexible work arrangements are supported to enhance job satisfaction and engagement and employee work-life effectiveness.



FLEXIBLE WORK ARRANGEMENTS



ONSITE HEALTH COACH AND FITNESS CENTER



COMMUTER WALLET



EMPLOYEE DISCOUNTS



PROFESSIONAL DEVELOPMENT & CONTINUING EDUCATION PROGRAMS



EMPLOYEE RECOGNITION PROGRAM

Use our **Commuter Wallet** to reimburse eligible commuting expenses up to **\$550 per quarter** when you do visit the office. ⁽²⁾

DIVERSITY, EQUITY, AND INCLUSION

With dedicated DE&I programs in place, we're laser-focused on creating a workplace where you can truly be yourself and where diversity and inclusion is celebrated.

- Domestic partner coverage
- DE&I training opportunities
- DE&I Leadership and All Employee Teams
- Flexible holidays
- Access to external affinity groups



10 company holidays, two flexible holidays and one volunteer day every year. ⁽³⁾

PROFESSIONAL DEVELOPMENT

We know that your professional development is important to you. We offer many opportunities and programs for employees to improve their skills and increase their knowledge through:

- Educational assistance program
- Share and Learn program
- Ongoing performance check-ins
- Individual development plans
- Professional designations reimbursement
- Employee and leadership training
- Degreed learning and upskilling platform
- External professional networking opportunities

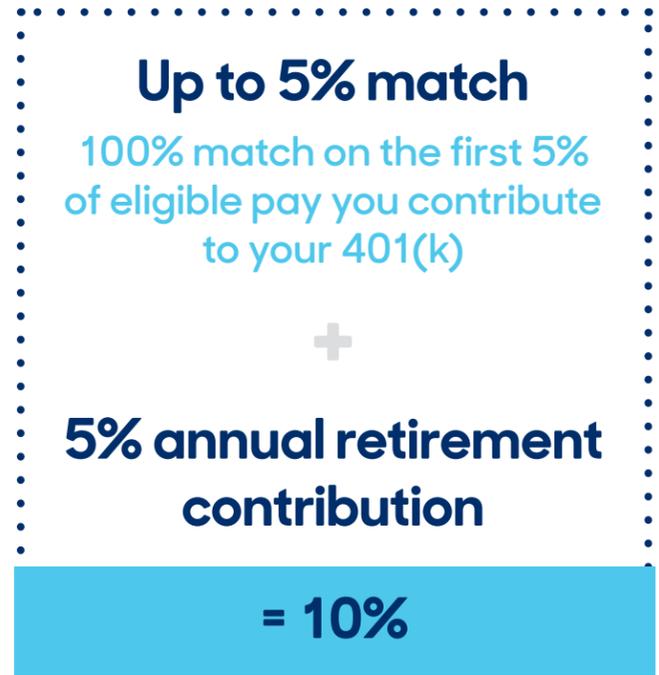


Employees can get reimbursed **up to \$5,250** for a degree program or **up to \$3,000** for other business-related education. ⁽⁴⁾

TOTAL REWARDS AND PAY

Our 'Pay for Performance' approach directly ties performance results to compensation to align with individual and company goals. Pay is more than just a salary. It also includes:

- Competitive base pay
- Profit sharing plan
- Discretionary bonus plan
- Spot bonuses
- 401(k) match

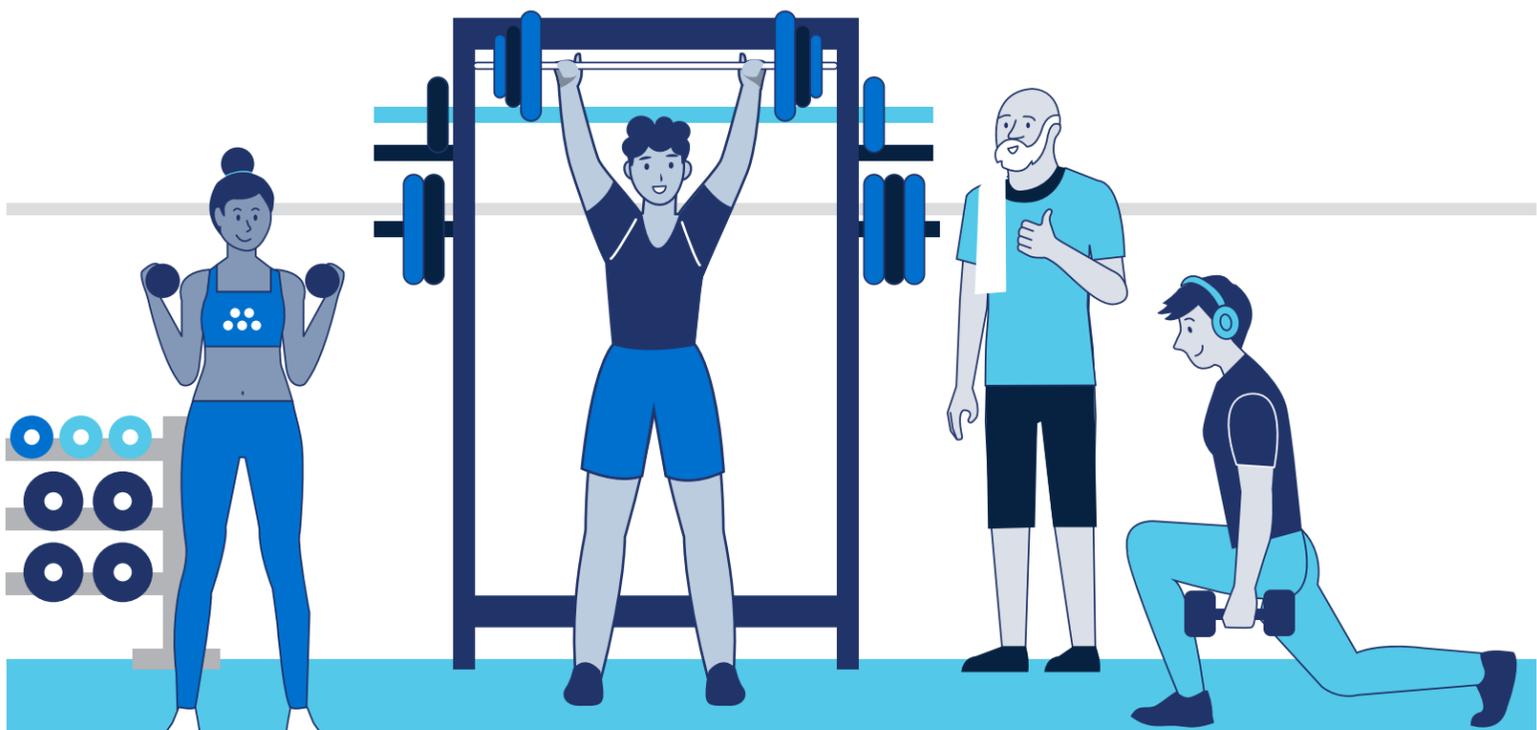


HEALTH AND WELLNESS

Our health and well-being programs are here to support your physical, mental and emotional health. Because when you're at your best – great things can happen!

- Paid Time Off
- Well-Being Wallet
- Medical, dental and vision coverage
- Live Healthy, Live Well program
- Bright Horizons Back Up Care and Family Support Program

- Digital well-being programs through Omada
- Onsite Health Coach
- Employee Assistance Program
- Onsite fitness center and free virtual fitness programs
- Consumer Medical healthcare navigation and claims support
- Progyny fertility benefits
- Adoption Assistance Program
- Surrogacy Assistance Program
- 'Benefit Extras' like auto, home, pet insurance and more
- Group term life insurance

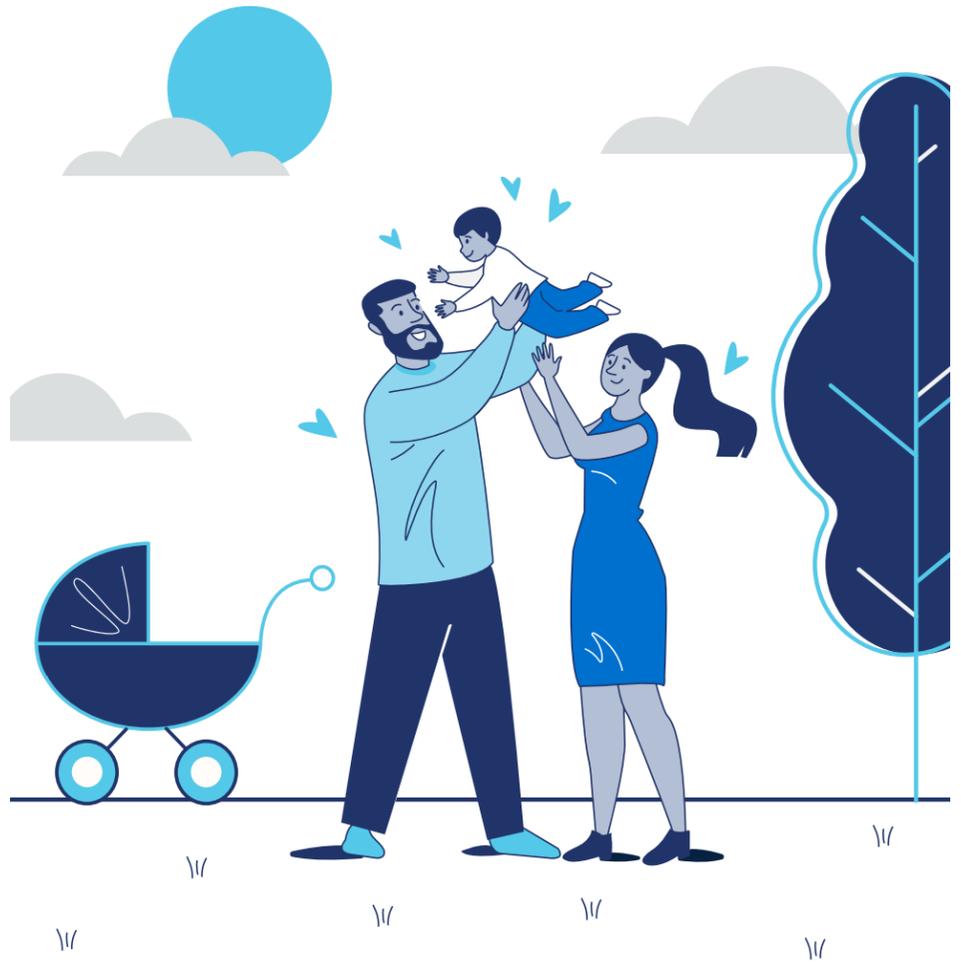


Every year, you can get reimbursed for eligible well-being expenses of up to **\$1,250** through our **Well-Being Wallet**. And by completing incentives through Cigna, you and your spouse and domestic partner can also earn up to **\$500 per person** in your **HSA**.⁽⁵⁾

LIFE EVENTS

Planned or unexpected, life events happen. When they do, we're here to support you with programs like these:

-  **Parental leave**
-  **Maternity leave**
-  **Bereavement time**
-  **Caregiver leave**
-  **Short and long-term disability**
-  **Adoption and surrogacy support**



We provide **eight weeks** parental leave for all parents for birth and adoption and our total Maternity + Parental leave is **18 weeks**.

COMMUNITY INVOLVEMENT

At MassMutual Ascend, we take financial futures above and beyond, and we're committed to improving the financial well-being for all Americans. And that starts with the communities where we live and work. Our community programs include:

 **Charitable donation matching gift program** **Volunteer time off** **Corporate sponsorship opportunities**

(1) 2025 Employee Engagement Survey
(2) Full-time or hybrid employees who are benefit eligible, working 20 or more hours per week and assigned to an office location are eligible for the Commuter Wallet.
(3) May be pro-rated for part-time employees and employees with alternative work schedules.
(4) Per calendar year. Amounts shown are IRS limits for 2025.
(5) Per calendar year. Amounts may be pro-rated for part-time employees and employees with alternative work schedules.