MassMutual Ascend

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



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

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.

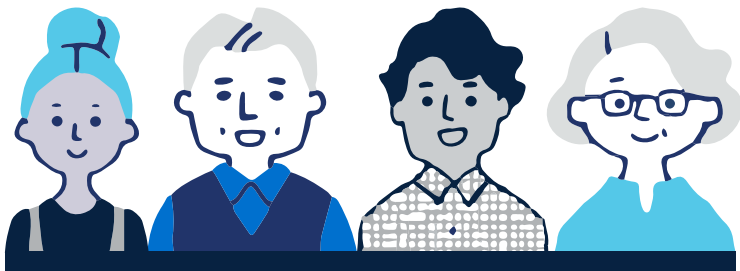
- COMMUTER WALLET
- EMPLOYEE DISCOUNTS
- FLEXIBLE WORK ARRANGEMENTS
- ONSITE HEALTH COACH & FITNESS CENTER
- PROFESSIONAL DEVELOPMENT & CONTINUING EDUCATION PROGRAMS
- EMPLOYEE RECOGNITION PROGRAM

Use our **Commuter Wallet** to reimburse and offset eligible commuting expenses 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 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
- Mentorship Program
- Early Career Professionals Group



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

Up to 5% match

100% match on the first 5% of eligible pay you contribute to your 401(k)

+

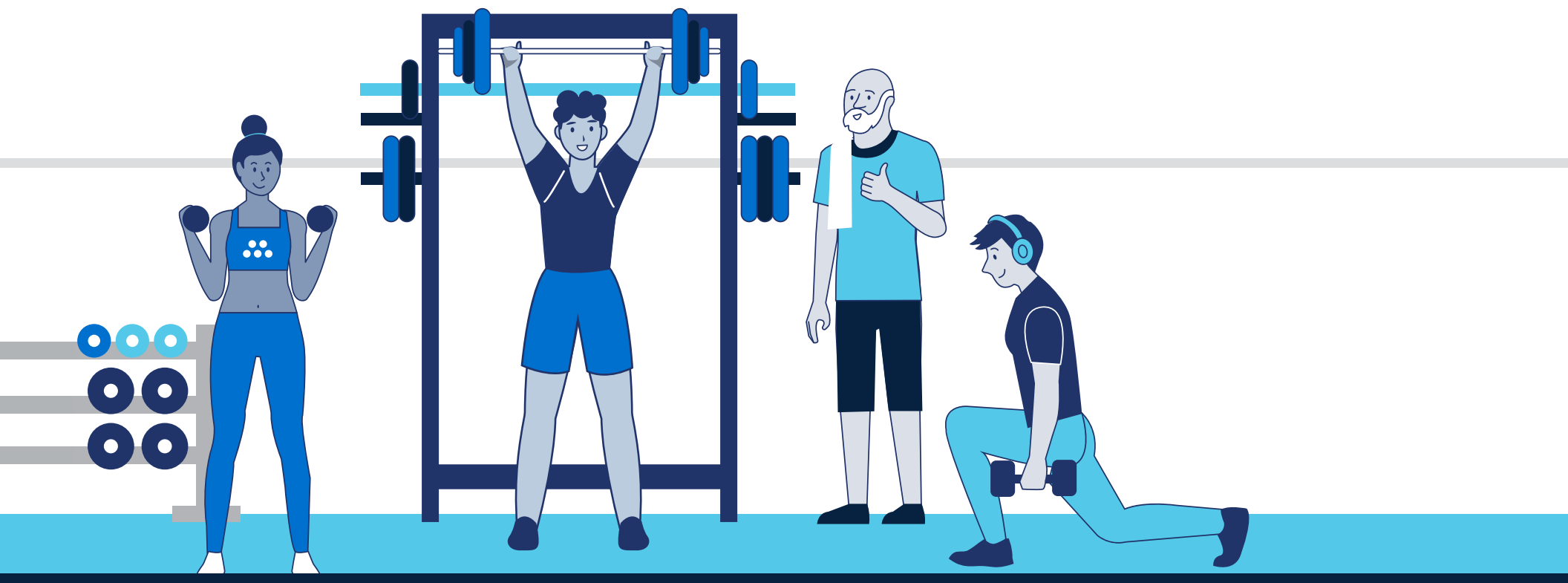
5% annual retirement contribution

= 10%

HEALTH AND WELLNESS

Our heath 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
- 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
- Progyny fertility benefits
- 'Benefit Extras' like legal services auto, home, pet insurance and more
- Group term life insurance
- HSA seeding for eligible employees
- Financial Well-Being Programs



Every year, you can get reimbursed for eligible well-being expenses of **up to $1,250** through our **Well-Being Wallet.**

LIFE EVENTS

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

- Parental leave
- Caregiver leave
- Maternity leave
- Short and long-term disability
- Bereavement time
- 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) 2026 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.

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