

Performance Update

As of March 31, 2025

MassMutual ElectrumSM
Variable Life Insurance

- **Not a bank or credit union deposit or obligation**
- **Not insured by any federal government agency**
- **Not FDIC or NCUA-insured**
- **Not guaranteed by any bank or credit union**
- **May go down in value**



MassMutual ElectrumSM

MassMutual Electrum is a flexible premium variable adjustable life insurance policy. This report gives information only about the performance of the investment options available through the policy. It does not give, and should not be understood to give, information about the overall performance of any policy. **Before purchasing a MassMutual Electrum policy, you should request a personalized illustration from your financial representative to see examples of how policy charges can impact the performance of your policy.** The illustration will reflect the deduction of premium charges and the monthly administrative, face amount, mortality and expense risk charges, and insurance charges, as well as any applicable rider charges specific to the policy. Additionally, if you currently own a policy, you can obtain current illustrations of policy values by contacting your personal financial representative, or by clicking on "contact us" on our web site, or by calling us at (800) 548-0073, Monday - Friday, 8 a.m. to 5 p.m. Eastern Time.

The investment performance figures in this report are based on actual historical performance of the investment options for the periods shown, including for those time periods that begin prior to this policy's availability date. In most states, the policy first became available on June 26, 2017. For periods less than one year, the total return is not annualized. For periods one year and greater and is annualized, the average annual total return for the time periods is shown.

Past performance is no indication of future results. This update contains the most recent month-end performance. Since performance changes daily, the current performance may be lower or higher than the performance reflected in this update. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. For the most recent month-end performance information, visit our website at www.massmutual.com or call the MassMutual Customer Service Center at (800) 548-0073, Monday - Friday, 8 a.m. to 5 p.m. Eastern Time.

Investing involves risk, including the loss of principal. Each investment choice underlying the policy has broad risks that apply to all investment choices, such as market risk, as well as specific risks inherent in particular types of investment choices that may subject your policy to greater risk and volatility than the general market.

This material must be preceded or accompanied by the [current prospectus for the MassMutual Electrum insurance policy and the prospectus \(or summary prospectuses, if available\) for its underlying investment choices](#). Before purchasing a policy, investors should carefully consider the investment objectives, risks, charges and expenses of the policy and its underlying investment choices. Please read the prospectuses carefully before investing or sending money.

Interest Rates - Guaranteed Principal Account

The following are effective annual rates used to credit interest on amounts in the Guaranteed Principal Account. These rates do not apply to any policy loan amounts. Effective annual rates used to credit interest on amounts in the Guaranteed Principal Account. These rates do not apply to any policy loan amounts. Current Interest Rate as of: 5/1/24 4.25%; 6/1/24 4.25%; 7/1/24 4.25%; 8/1/24 4.25%; 9/1/24 4.25%; 10/1/24 4.20%; 11/1/24 4.20%; 12/1/24 4.20%; 1/1/25 4.10%; 2/1/25 4.10%; 3/1/25 4.10%; 4/1/25 4.10%.

Market Indices as of March 31, 2025

	YTD	1 Year	3 Years	5 Years	10 Years
S&P 500 Index	-4.27%	8.25%	9.06%	18.59%	12.50%
MSCI ACWI Ex USA NR USD	5.23%	6.24%	4.48%	10.92%	4.98%
Russell 2000 Total Return Index	-9.48%	-4.01%	0.52%	13.27%	6.30%
Bloomberg U.S. Aggregate Bond Index	2.78%	4.88%	0.52%	-0.40%	1.46%

Market indices have been provided for informational purposes only; they are unmanaged and reflect no fees or expenses. Individuals cannot invest directly in an index.

The Standard & Poor's 500 Index is an unmanaged measure of common stock total return performance in the U.S.

The Russell 2000 Total Return Index is a broad based, unmanaged index comprised of 2000 of the smallest U.S. domiciled company common stocks (on the basis of capitalization) that are traded in the United States on the New York Stock Exchange, the American Stock Exchange, and NASDAQ.

The Bloomberg U.S. Aggregate Bond Index is an unmanaged index of U.S. corporate bond issues, U.S. Government Securities and mortgage-backed securities.

Total Return Rates - Investment Funds

For the Period Ending: March 31, 2025

Total Returns for each fund are the actual historical rates and are net of all fund management fees and other operating expenses. Those returns do not reflect policy charges. Policy charges include: premium charges and the monthly administrative, mortality and expense risk, face amount, and insurance charges and any applicable rider changes. If these charges were deducted, the returns would be significantly lower.

Separate Account Sub-account	Fund Inception Date	Endnotes	Cumulative	Average Annual				
			YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Money Market								
MML U.S. Government Money Market 7-day yield 3.84%	12/15/1981	1	0.95%	4.57%	3.87%	2.30%	1.52%	*
Fixed Income								
American Funds Insurance Series American High-Income Trust - 1A	1/6/2017		1.09%	8.37%	5.45%	8.65%	5.25%	
American Funds Insurance Series The Bond Fund of America Fund - 1A	1/6/2017		2.83%	4.87%	0.29%	0.49%	1.84%	
American Funds IS Capital World Bond Fund - 1	10/4/2006		3.22%	2.48%	-1.27%	-0.98%	0.52%	*
American Funds IS US Government Securities Fund - 1A	1/6/2017		3.36%	5.25%	-0.38%	-0.63%	1.34%	
BlackRock High Yield V.I. Fund - I	4/20/1982		0.66%	7.01%	4.88%	7.39%	4.84%	*
BlackRock Total Return V.I. Fund - I	4/20/1982		2.75%	4.61%	0.38%	0.30%	1.51%	*
Dimensional VA Global Bond Portfolio - Institutional	1/12/1995	17	1.03%	5.06%	3.13%	1.02%	1.49%	*
Dimensional VIT Inflation-Protected Secs Fund - Instl	5/29/2015	16	4.57%	6.54%	0.07%	2.38%		2.64%
Eaton Vance VT Floating-Rate Income Fund - Adv	4/15/2014		0.14%	5.86%	5.70%	6.83%	4.01%	*
Fidelity VIP Bond Index Portfolio - Service 2	4/19/2018		2.64%	4.51%	0.11%	-0.93%		1.21%
Franklin Strategic Income VIP Fund - 2	5/15/2001		1.56%	5.07%	2.43%	3.54%	2.05%	*
Goldman Sachs Core Fixed Income Fund - Svc	1/9/2006		2.77%	4.66%	0.10%	-0.26%	1.32%	*
Invesco V.I. Global Strategic Income Fund - SERIES I	5/3/1993		3.26%	6.78%	2.61%	4.20%	1.65%	*
LVIP American Century Inflation Protection Fund - Service	12/31/2002		3.95%	5.65%	-0.78%	2.51%	2.01%	*
MFS Government Securities Portfolio - IC	6/12/1985		3.03%	4.89%	-0.09%	-1.10%	0.83%	*
MML Dynamic Bond Fund - II	5/15/2015		2.83%	3.53%	0.05%	0.61%		1.67%
MML II High Yield Fund - II	5/3/2010		0.79%	8.01%	4.41%	7.54%	5.10%	*
MML II Inflation-Protected and Income Fund - Initial	8/30/2002		4.09%	6.80%	0.38%	3.22%	2.66%	*
MML II Managed Bond Fund - Initial	12/16/1981		2.75%	6.48%	1.05%	1.84%	1.89%	*
MML Short-Duration Bond Fund - II	5/3/2010		1.54%	6.91%	4.01%	3.50%	2.10%	*
MML Total Return Bond Fund - II	8/10/2010		3.09%	4.74%	-0.19%	-0.30%	1.30%	*
PIMCO Emerging Markets Bond Portfolio - Adv	3/31/2006		2.46%	7.94%	3.71%	4.16%	3.34%	*
PIMCO GI Bond Opportunities Port (Unhedged) - ADM	1/10/2002		4.21%	4.98%	0.37%	1.74%	1.37%	*
PIMCO High Yield Portfolio - Adm	4/30/1998		1.13%	6.90%	4.55%	6.10%	4.37%	*
PIMCO Long-Term U.S. Government Portfolio - Adm	4/30/1999		5.22%	1.62%	-6.84%	-7.51%	-0.60%	*
PIMCO Real Return Portfolio - Adm	9/30/1999		4.69%	6.76%	0.21%	2.75%	2.45%	*
PIMCO Total Return Portfolio - Adm	12/31/1997		3.34%	6.03%	0.82%	0.27%	1.66%	*
T Rowe Limited - Term Bond Division Fund	5/13/1994		1.71%	5.96%	3.16%	2.72%	1.94%	*
Templeton Global Bond VIP Fund - I	1/24/1989		5.47%	-2.00%	-2.96%	-2.68%	-1.28%	*
Asset Allocation								
Fidelity VIP Freedom 2045 Portfolio - Service	4/8/2009		0.85%	5.47%	6.49%	14.08%	8.74%	*
Fidelity VIP Freedom 2055 Portfolio - Service	4/11/2019		0.79%	5.43%	6.48%	14.08%		9.58%
Fidelity VIP Freedom 2060 Portfolio - Service	4/11/2019		0.79%	5.39%	6.48%	14.08%		9.59%
Fidelity VIP Freedom 2065 Portfolio - Service	4/11/2019		0.82%	5.44%	6.49%	14.06%		9.58%
Fidelity VIP Freedom Income Portfolio - Service	4/26/2005		2.48%	5.29%	2.14%	3.59%	3.43%	*
Fidelity® VIP Freedom 2020 Portfolio - Svc	4/26/2005		2.07%	5.47%	3.51%	7.90%	5.87%	*
Fidelity® VIP Freedom 2025 Portfolio - Svc	4/26/2005		1.97%	5.42%	3.93%	8.87%	6.36%	*
Fidelity® VIP Freedom 2030 Portfolio - Svc	4/26/2005		1.76%	5.40%	4.40%	10.10%	7.09%	*
Fidelity® VIP Freedom 2035 Portfolio - Svc	4/8/2009		1.49%	5.48%	5.24%	12.24%	8.03%	*
Fidelity® VIP Freedom 2040 Portfolio - Svc	4/8/2009		1.04%	5.48%	6.18%	13.88%	8.65%	*
Fidelity® VIP Freedom 2050 Portfolio - Svc	4/8/2009		0.79%	5.42%	6.50%	14.08%	8.73%	*
MML Aggressive Allocation Fund - Initial	8/31/2007	4	-0.77%	4.36%	5.60%	13.44%	7.63%	*
MML American Funds Core Allocation Fund - Service 1	8/15/2008		0.09%	5.97%	5.17%	10.13%	6.65%	*
MML Balanced Allocation Fund - Initial	8/31/2007	4	0.92%	4.86%	3.33%	8.05%	5.04%	*
MML Conservative Allocation Fund - Initial	8/31/2007	4	1.32%	4.88%	2.85%	6.93%	4.44%	*
MML Growth Allocation Fund - Initial	8/31/2007		-0.13%	4.56%	4.80%	11.50%	6.71%	*
MML Moderate Allocation Fund - Initial	8/31/2007	4	0.55%	4.66%	3.89%	9.55%	5.63%	*
Balanced								
American Funds IS Asset Allocation Fund - 1	8/1/1989		-0.69%	8.26%	6.63%	11.62%	8.40%	*
MML II Blend Fund - Initial	2/2/1984		-1.92%	6.24%	5.27%	10.89%	7.60%	*
Large Cap Value								
BlackRock Basic Value V.I. Fund - I	7/1/1993		3.86%	6.41%	7.61%	17.36%	7.89%	*
Invesco V.I. Comstock Fund - Series I	4/30/1999		2.75%	8.32%	8.92%	21.34%	9.79%	*
MFS Value Series - IC	1/2/2002		3.88%	6.62%	6.93%	14.99%	8.96%	*

Separate Account Sub-account	Fund Inception Date	Endnotes	Cumulative	Average Annual				
			YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
MML Equity Income Fund - Initial	5/1/2006	6	3.96%	6.71%	6.16%	16.88%	8.81%	*
MML Fundamental Value Fund - Service 1	5/1/2012	2, 3	-0.08%	2.90%	7.25%	18.23%	8.41%	*
MML II Equity Fund - Initial	12/31/1973	7	3.61%	10.46%	9.05%	18.71%	9.48%	*
MML Income & Growth Fund - Initial	5/1/2006		1.73%	7.98%	7.87%	18.95%	9.63%	*
Large Cap Blend								
Fidelity VIP 2 Contra Fund - Service	11/3/1997		-5.53%	8.04%	11.12%	18.81%	12.59%	*
Fidelity VIP Index 500 Portfolio - Service	7/7/2000		-4.32%	8.04%	8.86%	18.36%	12.28%	*
Fidelity VIP Total Market Index Portfolio - Service 2	4/17/2018		-4.87%	6.73%	7.87%	17.77%		11.75%
Invesco V.I. Diversified Dividend Fund Series I	3/1/1990	8	1.85%	6.93%	6.38%	14.22%	7.80%	*
Invesco V.I. Main Street Fund - SERIES I	7/5/1995		-4.41%	5.20%	7.38%	16.25%	10.56%	*
LVIP JPMorgan U.S. Equity Fund - Standard Class	3/30/1995		-5.67%	5.22%	8.21%	19.07%	12.55%	*
MFS Blended Research Core Equity Portfolio - IC	11/14/1986		-4.41%	5.89%	10.64%	19.38%	11.62%	*
MML Equity Index Fund - Service 1	8/15/2008	3	-4.43%	7.46%	8.29%	17.81%	11.75%	*
MML Focused Equity Fund - II	12/8/2011		-0.94%	3.84%	5.43%	13.50%	10.72%	*
MML Fundamental Equity Fund - II	12/8/2011		-4.44%	5.21%	7.31%	16.19%	12.69%	*
MML Sustainable Equity Fund - Initial	5/1/2006	6	-7.21%	0.26%	7.10%	16.03%	10.83%	*
Large Cap Growth								
Fidelity Growth Fund - Service	11/3/1997		-8.34%	3.00%	9.58%	20.15%	14.99%	*
Invesco V.I. American Franchise Fund - Series I	7/3/1995		-12.86%	2.18%	8.02%	16.39%	12.21%	*
MFS Growth Series Fund	7/24/1995		-8.95%	3.05%	8.28%	15.56%	13.64%	*
MML American Funds Growth Fund - Service 1	8/15/2008	4, 2, 9	-7.27%	8.18%	8.72%	19.89%	14.77%	*
MML Blue Chip Growth Fund - Initial	5/1/2006	6	-9.28%	7.88%	8.60%	14.93%	12.76%	*
MML Large Cap Growth Fund - Initial	5/1/2006	6	-9.30%	8.22%	13.20%	18.69%	13.68%	*
Small/Mid Cap Value								
Franklin Small Cap Value VIP Fund	1/6/1999	5	-6.49%	-0.43%	2.96%	16.04%	7.40%	*
Goldman Sachs VIT Mid Cap Value Fund - Institutional	5/1/1998		-3.68%	-0.32%	3.88%	17.11%	7.37%	*
Macquarie VIP Small Cap Value Series - Service	5/1/2000		-5.22%	-0.78%	1.32%	15.96%	6.40%	*
MFS Mid Cap Value Portfolio - IC	3/7/2008		-2.64%	1.74%	5.32%	17.56%	8.38%	*
MML Mid Cap Value Fund - Initial	5/1/2006	6	2.09%	5.71%	4.18%	14.93%	8.11%	*
MML Small Company Value Fund - II	2/27/2009		-6.32%	-4.31%	1.50%	14.50%	7.45%	*
MML Small/Mid Cap Value Fund - Initial	5/1/2006	6	-5.65%	-2.87%	2.76%	17.99%	6.88%	*
Small/Mid Cap Blend								
BlackRock Small Cap Index V.I. Fund - I	1/29/1998		-9.51%	-4.17%	0.38%	13.12%	6.09%	*
BNY Mellon Investment Portfolios, MidCap Stock Portfolio – Service Shares	1/2/2001		-5.08%	-3.81%	3.97%	16.07%	6.21%	*
Fidelity VIP Extended Market Index Portfolio - Initial	4/17/2018		-7.03%	-2.57%	2.04%	15.70%		6.44%
Goldman Sachs VIT Small Cap Equity Insights - Institutional	2/13/1998		-9.60%	-1.15%	3.70%	15.66%	7.19%	*
Invesco V.I. Small Cap Equity Fund - Series I	8/29/2003		-6.92%	1.48%	4.04%	17.09%	6.81%	*
Lord Abbett Mid Cap Stock Portfolio - VC	9/15/1999		-3.86%	-0.66%	5.49%	16.54%	6.05%	*
MML II Small Cap Equity Fund - Initial	6/1/1998		-5.98%	-0.73%	3.77%	17.55%	8.15%	*
Voya Russell Mid Cap Index Portfolio - S	3/10/2008		-3.57%	1.94%	3.94%	15.57%	8.13%	*
Voya Russell Small Cap Index Portfolio - S	3/10/2008		-9.59%	-4.57%	-0.04%	12.63%	5.73%	*
Small/Mid Cap Growth								
Goldman Sachs VIT Mid Cap Growth Fund - Service	1/9/2006		-9.08%	1.60%	3.58%	13.15%	8.92%	*
Invesco V.I. Discovery Mid Cap Growth Fund - SERIES I	8/15/1986		-12.60%	-6.43%	0.70%	11.28%	9.22%	*
Lord Abbett Developing Growth Portfolio - VC	4/30/2010		-17.69%	-10.72%	-4.84%	7.14%	5.79%	*
LVIP American Century Capital Appreciation Fund - Standard Class II	11/20/1987		-8.01%	2.19%	5.16%	14.73%	9.19%	*
MML Mid Cap Growth Fund - Initial	5/1/2006	6	-7.59%	-5.67%	2.34%	11.71%	8.64%	*
MML Small Cap Growth Equity Fund - Initial	5/3/1999		-8.78%	-4.66%	-0.47%	13.01%	7.57%	*
International/Global								
Fidelity VIP International Index Portfolio - Service 2	4/17/2018		5.99%	6.25%	4.78%	10.90%		4.86%
Fidelity® VIP Overseas Portfolio - Initial	1/28/1987		6.40%	3.53%	5.28%	11.92%	6.46%	*
Franklin Mutual Global Discovery VIP Fund - 2	1/6/1999		8.55%	6.70%	9.66%	16.05%	6.44%	*
Goldman Sachs VIT International Equity Insights Fund - Institutional	1/12/1998		9.10%	7.08%	7.75%	13.43%	5.15%	*
Invesco Oppenheimer V.I. International Growth Fund - SERIES I	5/13/1992		0.54%	-5.35%	1.72%	7.86%	4.02%	*
Invesco V.I. EQV International Equity Fund - Series I	5/5/1993		1.16%	-2.53%	3.21%	8.77%	4.11%	*
Invesco V.I. Global Fund - SERIES I	11/12/1990		-5.58%	-1.36%	6.28%	13.71%	8.45%	*
LVIP American Century International Fund - Standard Class II	4/29/1994		1.80%	-2.34%	0.74%	8.41%	4.67%	*
Macquarie VIP Emerging Markets Series - Service	5/1/2000		2.80%	0.26%	0.50%	7.68%	4.24%	*
MFS International Intrinsic Value Portfolio - IC	10/2/1995		8.46%	8.70%	6.53%	10.10%	7.71%	*

MML Foreign Fund - Initial	5/1/2006	6	9.30%	8.86%	6.33%	12.97%	3.68%	*
MML Global Fund - Service 1	8/15/2008	3, 6	1.52%	1.48%	2.64%	11.33%	7.14%	*
MML II Strategic Emerging Markets Fund - II	5/1/2009	12, 5	2.49%	-0.79%	-0.41%	2.86%	1.94%	*
MML International Equity Fund - Service 1	5/1/2014		6.85%	4.16%	5.43%	14.92%	4.11%	*
Voya International Index Portfolio - S	3/10/2008		7.99%	5.00%	6.05%	11.45%	4.95%	*
Specialty								
Fidelity® VIP Real Estate Portfolio - Svc	11/6/2002		3.13%	10.96%	-1.85%	8.22%	3.58%	*
Invesco V.I. Global Real Estate Fund - Series I	3/31/1998		1.49%	0.31%	-4.87%	4.48%	1.26%	*
Macquarie VIP Asset Strategy Series - Service	5/1/1995	2, 14, 15	1.51%	6.59%	5.76%	11.52%	5.27%	*
Macquarie VIP Science and Technology Series - Service	4/4/1997		-9.18%	3.00%	7.92%	16.05%	11.88%	*
MFS Global Real Estate Portfolio - IC	12/7/1998		-0.88%	-3.10%	-5.38%	6.16%	4.32%	*
MFS Utilities Series - IC	1/3/1995		1.23%	14.09%	2.51%	10.37%	6.32%	*
MML Managed Volatility Fund - Initial	5/1/2000	13, 10	-2.38%	6.76%	4.85%	7.97%	4.95%	*
PIMCO All Asset Portfolio - Adm	4/30/2003		3.27%	5.21%	1.48%	8.86%	4.70%	*
PIMCO Commodity Real Return Strategy Portfolio	2/28/2006	3	10.63%	12.52%	-2.60%	16.28%	3.13%	*

Endnotes

- 1 You could lose money by investing in the Fund. Although the seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the at any time, including during periods of market stress. The yield quotation for this more closely reflects the current earnings of the than the total return quotation. It is an annualized rate based on results over the last seven days of the period, and is net of all recurring contract fees and charges.
- 2 Performance reflects share classes with 12(b)-1 fees from inception which reduces the fund's performance. Please see the fund prospectus for more information about this fee.
- 3 The fund established a new class of shares, which is available with this contract, after it began its initial investment operations. The performance for the period prior to offering the new class shows the historical returns for the original class of shares, which were not subject to a 12b-1 fee. The performance shown from the inception date of the class available with this contract includes the fees and expenses of that share class, including a 12b-1 fee. A 12b-1 fee reduces a fund's performance.
- 4 Funds offered in a fund-of-funds structure may have higher expenses than a direct investment in the underlying funds because a fund-of-funds bears its own expenses and indirectly bears its proportionate share of expenses of the underlying funds in which it invests.
- 5 The fund established a new class of shares, which is available with this policy, after it began its initial investment operations. The performance for the period prior to offering the new class shows the historical returns for the original class of shares, which were not subject to a 12b-1 fee. The performance shown from the inception date of the class available with this policy includes the fees and expenses of that share class, including a 12b-1 fee. A 12b-1 fee reduces a fund's performance.
- 6 The historical performance shown reflects a combination of the current underlying fund's performance, as well as the performance of a prior fund. The current fund's performance is reflected beginning on 5/1/06. The prior fund's performance covers the period between the date listed in the performance table and 4/30/06. This Allocation Fund does not make an investment in the underlying fund. The Fund's allocation is below 0.5%. When the fund has 10 years of performance history the Since Inception return is no longer shown.
- 7 Although the MML Equity Fund commenced operations on 9/15/1971, the information necessary to calculate returns is available only for 1974 and later years.
- 8 Effective April 29, 2011, Invesco V.I. Financial Services Fund merged into Invesco V.I. Dividend Growth Fund. Performance prior to that day reflects performance of the Invesco V.I. Financial Services Fund and performance on and after that date reflects performance of the Invesco V.I. Dividend Growth Fund.
- 9 The underlying MML Fund does not buy investment securities directly, but instead invests in shares of a corresponding American Funds® "master" fund, which in turn purchases investment securities. The performance of the MML Fund will be lower than the American Funds® master fund because it represents an investment in the American Funds® master fund reduced by the MML Fund's fees. The performance for the period prior to inception of the MML Fund on August 15, 2008, shows the historical returns for the American Funds® master fund adjusted to reflect the MML Fund's fees at its inception (0.70%).
- 10 The portfolio is classified as "non-diversified", meaning it has the ability to take larger positions in a smaller number of issuers than a "diversified" fund. Non-diversified portfolios may experience greater price volatility.
- 11 The Fund may participate in the Initial Public Offering (IPO) market. The market value of IPO shares may fluctuate considerably due to factors such as the absence of a prior public market, unseasoned trading, the small number of shares available for trading, and limited information about the issuer.
- 12 The fund established a new class of shares, which is available with this policy, after it began its initial investment operations. The performance for the period prior to May 1, 2009 shows the historical returns for Service Class I shares. Performance for periods after May 1, 2009 shows the historical returns for the share class available with this policy and reflects the fees and expenses of that share class.
- 13 Formerly known as MML Large Cap Value Fund. The Fund's name, investment objective, and investment strategy changed on April 29, 2013. The performance results prior to April 29, 2013 would not necessarily have been achieved had the Fund's current strategy been in effect during that period.

- 14 Specialty funds are an all-encompassing category that consists of funds that forgo broad diversification to concentrate on a certain segment of the economy or a specific targeted strategy. For example, sector funds are targeted strategy funds aimed at specific sectors of the economy, such as financial, technology, healthcare, and so. Sector funds can, therefore, be more volatile than a more diversified equity fund since the stocks in a given sector tend to be highly correlated with each other.
- 15 Formerly known as Delaware Ivy VIP Asset Strategy.
- 16 Formerly known as DFA VA VIT Inflation-Protected Securities.
- 17 Formerly known as DFA VA Global Bond.
- * When the fund has 10 years of performance history the Since Inception return is no longer shown.
- ** Effective May 1, 2021, the MML Equity Index Fund is closed to new investors.

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Principal Underwriters:

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