

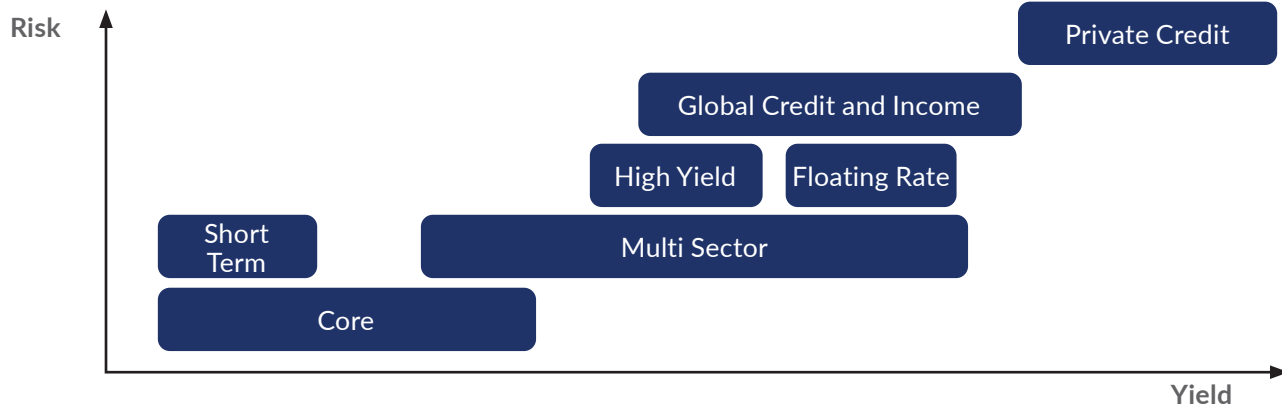
High income credibility and experience across the risk spectrum

Since 1852, MassMutual has been a trusted partner in helping people secure their financial future and protect the ones they love.

MassMutual Investments delivers a full suite of investment solutions leveraging institutional and boutique asset managers to provide income solutions. Our platform is designed with the goal to provide style purity and consistency of performance.

Barings – Taxable Fixed Income:

As a wholly owned subsidiary of MassMutual, we harness the depth and breadth of Barings' \$420B¹ platform, delivering income solutions that cross asset classes into industry standard categories for advisors including:



Clinton Investment Management (CIM) – Tax Free Income:

CIM leverages active portfolio management to construct diversified portfolios utilizing a measured approach to duration positioning, sector allocation, and security selection with Muni income solutions in:



MassMutual Investments provides a built-in layer of ongoing oversight, reporting and due diligence for our sub-advisor relationships and resources to support value beyond strategy for clients. While the funds primarily invest in municipal securities that are exempt from federal taxes, investors may be subject to state and local income taxes as well as the federal Alternative Minimum Tax.

¹ As of 12/31/24

Barings LLC is a wholly-owned subsidiary of MassMutual. References to the Fund's subadvisor may include a sub-subadvisor, Baring International Investment Limited together with Barings LLC as applicable.

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