

A **Career Planning** Guide
for Individuals

We like your background.

We're looking for talented individuals with leadership potential for our Actuarial Student Program.



Career Strategies



We'll help you get there.®



We foster respect for our employees, and provide a culture where each individual has the opportunity to be just that, an individual. Our impressive array of talented employees enables us to provide exceptional service to our continually expanding, diverse client base. The strong growth of our business, ongoing development of new products and expansion into new markets is dependent on the inclusive work environment we maintain.

About MassMutual

Founded in 1851, Massachusetts Mutual Life Insurance Company

(MassMutual), headquartered in Springfield MA, is a leading mutual life insurance company that operates for the benefit of its members and participating policyholders. Built on more than a century-and-a-half of financial strength and customer service, MassMutual provides a range of quality products – life insurance, disability income insurance, long-term care insurance, annuities and retirement planning products.

We strive to help our customers make good personal financial decisions for the long term, ensuring their needs come first.

Our family of companies in the MassMutual Financial Group includes: Babson Capital Management LLC, Baring Asset Management Limited, Cornerstone Real Estate Advisers LLC, First Mercantile Trust Company, MassMutual International LLC, MML Investors Services LLC, The MassMutual Trust Company, FSB and OppenheimerFunds, Inc.

A career at one of MassMutual’s corporate locations or affiliated companies offers the growth potential you expect from a company ranked among the world’s “most admired companies.” MassMutual Financial Group draws on a wide range of talent and experience to lead our family of companies. Our benefits package is extremely competitive and is available to new employees on their first day of employment.

MassMutual facts:

- \$448 billion in assets under management¹
- Worldwide insurance in-force was \$490 billion
- Ranked 101 on the Fortune 500 by *FORTUNE* magazine (May 23, 2011)
- Ranked among World’s “Most Admired Companies” in the life and health insurance industry category by *FORTUNE* magazine (March 21, 2011)
- Nearly \$7 million in charitable contributions and scholarships
- Nearly 10,000 employees worldwide²



A global presence

Massachusetts Mutual Life Insurance Company and its affiliates have offices around the globe.

¹ Assets under management include assets and certain external investment funds managed by our subsidiaries. All financial information is as of and for the year ending December 31, 2010.

² Full-time equivalent employees in the MassMutual Financial Group as of December 31, 2010.

“The Actuarial Student Program is recognized by our executive management as a strategically critical element to ensure we attract and develop future generations of talented actuarial and business leaders for MassMutual Financial Group. I am excited by our program and looking forward to helping our students realize their full potential.”



– **Isadore Jermyn**
Senior Vice President &
Chief Actuary

Learn more about MassMutual and career opportunities by visiting our web site www.massmutual.com/careers/opportunities

Actuarial Student Program overview

MassMutual values Actuaries and their key leadership role in helping MassMutual achieve its strategic goals. The Actuarial Student Program provides you with all the benefits needed to not only successfully pass actuarial exams but to prepare you for leadership roles throughout the organization.

As a student you will receive the following training and support:

Mentor – A senior actuarial leader is assigned to each student to provide career guidance, development, coaching and support.

Rotations – Expose students to a broad breadth of experiences as well as technical and industry knowledge.

Lunch & Learns – Networking lunch and learns enable actuarial students to interact with senior leaders at MassMutual including the President & CEO, CFO and Chief Actuary.

Actuarial Forums – Internal educational forums on a variety of topics including industry issues, line of business initiatives, major projects and many more topics.

Corporate Learning and Development Programs – Develop leadership competencies in areas such as interpersonal relations, business acumen, etc.

External Seminars & Meetings – Attending actuarial seminars and meetings is encouraged to enhance professional growth.

In addition MassMutual offers:

- A selective program focused on individual growth and development
- Paid study time
- Salary increases upon successfully passing each exam
- Bonuses if the student passes an exam on the first attempt
- Study materials, exam fees and exam seminars paid by MassMutual

Summer Internship Program

MassMutual's Summer Actuarial Intern Program is a key source for identifying, attracting and developing future actuarial leadership within our organization. Interns work on key assignments throughout the enterprise that make a difference to the future of a business or corporate unit. Summer assignments are designed for Interns to apply their education and gain valuable professional experience. Successful Interns could receive an offer for full-time employment upon graduation.

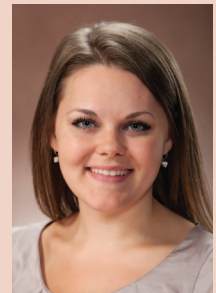
Internship highlights:

- Ability to apply your knowledge and skills and participate in high profile projects in a respected and highly rated company.
- A mentor to work closely with you to provide career and exam guidance, development, coaching and support.
- Gain exposure to Senior Actuaries through networking across business lines.

Requirements

- BA or BS with a quantitative focus (e.g., Mathematics, Actuarial, Finance, Economics or related major)
- Cumulative GPA of 3.2 or higher
- Commitment to pursue Fellowship in Society of Actuaries
- Completion of 1 or more actuarial exams (desired but not required)
- Strong computer skills (e.g., Excel, Word, PowerPoint and Access)
- Solid analytical skills
- Strong communication and relationship building skills
- Ability to work independently and manage multiple projects
- Demonstration of MassMutual's Winning Ways; Act With Integrity, Focus on the Customer, Value People, Work Collaboratively and Achieve Results
- Must be legally authorized to work in the United States without sponsorship

"MassMutual and the Actuarial Student Program are committed to helping students reach their career goals. Excellent exam support, meaningful rotations, and networking events help to develop students into well-rounded actuaries."



– **Sabrina Savinski**
Current Student &
Actuarial Consultant

“Thanks to the diversified nature of MassMutual Financial Group, the Actuarial Student Program at MassMutual provides students with a number of valuable and varied rotation opportunities. This allows students to dig in deep while at the same time maintain awareness of the bigger picture issues facing the company.”



– **Mark Sayre**
Current Student &
Actuarial Consultant

MassMutual benefits

Employees enjoy an excellent total compensation and benefits program, as well as an array of workplace amenities. MassMutual offers competitive base salaries and variable incentive opportunities at all levels, as well as annual performance evaluations to determine pay and promotions.

As you might expect from a company focused on preparing people for secure futures, MassMutual offers employees a company paid retirement plan, a 401(k) plan with a generous company match, life and disability income coverage and health insurance.

In addition, our campuses are equipped with a number of helpful amenities and convenient services designed to save our employees time and money.

Although eligibility for some benefits varies with position and service, most benefits are available to every full-time employee beginning on their first day.

Learn more about MassMutual and career opportunities by visiting our web site www.massmutual.com/careers/opportunities.

Recruiting Timeline

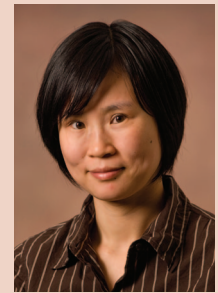


Work/Life Balance

We believe strongly in helping employees prioritize family life and their own well-being while achieving their goals on the job. Many employees choose to participate in company-sponsored cultural activities, sporting events and other recreational opportunities. And MassMutual's generous vacation and personal day policy helps promote the rest and revitalization needed to be an effective employee.

We also place tremendous value on the health and wellness of our employees. Our Employee Health Services offers employees access to on-site medical professionals and additional health services such as cholesterol and blood pressure screenings, workstation ergonomic reviews, smoking cessation programs, stress management courses and invaluable informational seminars.

"MassMutual has a great Actuarial Student Program. Besides study time and financial support, the Actuarial Student Program cares about your career. It provides a mentoring program and you gain exposure to Senior Actuaries through networking. Also, it has helped me to maintain a balance of work, study and family life."



– **Su Su,**
Current Student &
Actuarial Consultant

What are the benefits like?*

- "Pay for Performance" compensation
- Company paid pension plan
- 401(k) savings plan with company match
- Medical, dental and vision coverage
- Life insurance
- Short-term and long-term disability coverage
- Education/tuition reimbursement
- Flex time and generous vacation policy
- Flexible spending accounts
- Work-at-home opportunities
- On-site or nearby subsidized child care
- Adoption reimbursement program
- Matching gift program

Plus, onsite

- Fitness and wellness centers
- Credit union
- Barbershop and hair salon
- Blood donor program
- Cafeteria
- Dry cleaning service
- Employee Health Services clinic
- Gift shop
- Jewelry repair
- Package and shipping services
- Shoe repair, tailor/seamstress
- Travel agency

* as of August, 2011 subject to change



© 2011 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. All rights reserved. www.massmutual.com. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

COR6597 1011

CRN201209-139382
Exp: 9/1/2012