

WHAT IS THE SIGN OF A GOOD DECISION?®

It's delivering on our commitments
and sharing the result.



\$1.33
BILLION
DIVIDEND PAYOUT

MassMutual is a mutual company owned by its policyholders.¹ Since 1851, our priority has been to remain strong and stable to help meet their long-term insurance needs. While the economy has had its share of uncertainty, we have paid dividends consistently since the 1860s, and we are proud to say that 2012 is no different — with an approved estimated payout of \$1.33B to our eligible participating policyholders,² an increase over 2011. Take a step toward the stability you want with a company that has financial strength ratings among the highest of any company in any industry.³ **Make your next good decision by contacting a financial professional or visiting MassMutual.com**



We'll help you get there.®

LIFE INSURANCE + RETIREMENT/401(K) PLAN SERVICES + DISABILITY INCOME INSURANCE + LONG TERM CARE INSURANCE + ANNUITIES

MassMutual Financial Group refers to Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives. Insurance products issued by and ratings apply to MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). ¹Learn more about our mutual structure at www.MassMutual.com/Mutuality. ²Dividends are determined annually, subject to change, and not guaranteed. ³Financial strength ratings as of 10/15/11: A.M. Best (A++); Fitch (AA+); Moody's (Aa2); Standard & Poor's (AA+). Ratings are subject to change. CRN201203-153798