

WHAT IS THE SIGN OF A GOOD DECISION?SM

It's feeling protected, no matter what the economic environment.



Economic downturns happen. But you can feel protected when they do. MassMutual's whole life insurance helps secure your family's financial future and also acts as a solid asset, guaranteed to steadily build its value even through turbulent times. And should life ever take an unexpected turn, policyholders can borrow from the cash value they've built to protect their home, family or business.¹ As owners of our company,² our participating policyholders can feel confident knowing they are our top priority and that our financial strength ratings are among the highest of any company in any industry.³ **To take a step toward your financial security, visit MassMutual.com or contact a local financial professional.**



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 Co. (MassMutual), its affiliated companies and sales representatives. Insurance 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). ¹Access to cash value through borrowing or partial surrenders can reduce the policy's cash value and death benefit, increase the chance of policy lapse, and may result in a tax liability. ²Learn more about our mutual structure at www.MassMutual.com/Mutuality. ³Financial strength ratings as of 9/1/10: A.M. Best (A++); Fitch (AA+); Moody's (Aa2); Standard & Poor's (AA+). Ratings are subject to change. CRN201208-139161