

# Quality and Performance Matters



What is the sign of a good decision? In the world of personal finance, it's working with...

## A mutual life insurance company providing long-term value

- Operating for the benefit of our members and participating policyholders – no stockholders
- More than 105,000 policies have been with MassMutual for 50 years or longer as of December 31, 2011
- Paid more than \$2.6 billion in insurance and annuity benefits in 2011 to help families weather difficulty and loss, contribute to a secure retirement or manage a business transition

## A company with a long history of dividends to policyholders

- Dividends paid to eligible participating policyholders consistently since the 1860s<sup>1</sup>
- Since 1960, dividends to eligible participating policyholders totaled more than \$25 billion

## A strong, stable company with solid growth

- Finished 2011 with record levels of surplus<sup>2</sup> and total adjusted capital – two important measures of the financial cushion that helps provide confidence MassMutual will be here when you need us most
- Weighted sales of whole life insurance<sup>3</sup> grew to record levels for the sixth straight year in 2011 and MassMutual's institutional retirement business surpassed 2010's sales record by 13 percent

## One of America's largest and most admired companies

- Listed as one of *FORTUNE*'s most admired life and health insurance companies<sup>4</sup>
- Ranked 101 in the 2011 *FORTUNE* 500 ranking of America's largest corporations<sup>5</sup>

## A responsible company

- Increased corporate giving in 2011, supporting our local communities – focusing on education, community vitality, and economic development, and national programs in connection with our local financial professionals
- Donated to relief efforts in response to the tsunami in Japan, catastrophic flooding in Tennessee and New England's first major tornado in decades, which caused massive destruction close to MassMutual headquarters

## A company with a growing network of local professionals

- National network of 5,230 financial professionals at year-end 2011
- A 160-year-old company delivering strong performance and offering quality solutions



<sup>1</sup> Dividends are determined annually, subject to change and not guaranteed.

<sup>2</sup> Surplus is the amount the company has on hand after setting aside reserves to meet projected future obligations.

<sup>3</sup> Weighted sales are based on weighted annualized new premium, with single premium payments weighted at 10 percent.

<sup>4</sup> Data source: *FORTUNE* Magazine, 3/19/12

<sup>5</sup> Data source: *FORTUNE* Magazine, 5/23/11



We'll help you get there.®