

WHAT IS THE SIGN OF A GOOD DECISION?®

It's retiring confidently  
with predictable income for life.

MassMutual understands it's not just retirement; it's *your* retirement. So our financial professionals learn what you're looking for and help you with your strategy based on your financial reality. To protect against risks such as market volatility, inflation and rising healthcare costs, our approach uses an annuity to provide a guaranteed<sup>1</sup> income stream and other products that can provide access to your money and the growth potential necessary for an enjoyable retirement. A good decision is a personalized strategy supported by a company that has financial strength ratings among the highest of any company in any industry.<sup>2</sup> **Learn how you can benefit from our historically validated strategy<sup>3</sup> at [MassMutual.com/Confidence](http://MassMutual.com/Confidence)**



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. <sup>1</sup>Guarantees are based on the claims-paying ability of the issuing company. Insurance and annuity 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). <sup>2</sup>Financial strength ratings as of 1/20/11: A.M. Best (A++); Fitch (AA+); Moody's (Aa2); Standard & Poor's (AA+). Ratings are subject to change. <sup>3</sup>Data based on MassMutual's August 2010 SPIA Synergy Study. CRN201301-143257