

Our mutual ownership structure

The foundation of our business strategy

Operating for the benefit of members and participating policyholders

Founded in 1851, Massachusetts Mutual Life Insurance Company (MassMutual) is a leading mutual life insurance company operating for the benefit of our members and participating policyholders – not stockholders.

Managed with the long-term interests of policyholders and customers in mind

Through the most prosperous and turbulent of financial times, our mutual ownership structure has been the foundation of our business strategy. As a result, MassMutual is managed with the long-term interests of our policyholders and customers in mind, helping to ensure we make the right decisions today so that we are here to meet the needs of policyholders in the future.

Our job is to help protect your long-term interests. That means having the discipline to resist mere trends and hold true to our course, while adapting our proven strengths to meet evolving needs. We bring that perspective to our decision making process, so that whatever the future may hold, we can look you in the eye and assure you that doing business with MassMutual remains a very good decision.

Our ultimate responsibility is to meet our commitments to policyholders and customers. This is the reason MassMutual exists. It's also the reason we work with local financial professionals who spend time getting to know their customers and their unique personal and business needs.

MassMutual provides products and services to help meet the financial needs of individual and business clients. Our offerings include life insurance, disability income insurance, long term care insurance, annuities, retirement/401(k) plan services, executive benefits, and trust services. (Trust services provided by The MassMutual Trust Company, FSB, a wholly-owned subsidiary of MassMutual.)

We are committed to helping you meet your financial needs: protection for your family or business, products to help provide retirement income, and the confidence of knowing you will be better prepared for the future.

At MassMutual, the signs of our good decisions are clear, even in challenging years.

MassMutual. We'll help you get there.®



We'll help you get there.®