

**Note:** The following information had been drawn from the Audited Statutory Financial Statements and the Statutory Quarterly Statement of Massachusetts Mutual Life Insurance Company as of December 31, 2009. Due to rounding, totals may not foot.

### Invested Assets as of 12/31/2009

Quoting Insurance Company	Amount (in millions)	Percent
Bonds	46,722	57.7%
Common Stocks (unaffiliated)	241	0.3%
Mortgages	11,090	13.7%
Real Estate	1,095	1.4%
Policy Loans	8,486	10.5%
Cash, cash equivalent and short-term investments	2,251	2.7%
Other investments*	11,062	13.7%
<b>Total Invested Assets</b>	<b>80,947</b>	<b>100.0%</b>

\* \$3,618 in Common Stock of Affiliates and Unconsolidated Subsidiaries and \$128 in Preferred Stock are presented within the Other Investments line.

### Investment Quality as of 12/31/2009

Quoting Insurance Company	Amount (in millions)
Non-Investment Grade Bonds (NAIC)	3,932
Non-Affiliate Common Stocks	241
Delinquent and Foreclosed Mortgages	0
Investment Real Estate	952
Affiliated Investments	9,115
Capital & Surplus	9,259
AVR	1,142

### Quality and Diversification

NAIC Bond Quality	Percent
Class 1 Highest	67%
Class 2 Higher	25%
Class 3 Medium	4%
Class 4 Low	3%
Class 5 Lower	1%
Class 6 In or Near Default	0%
<b>Total</b>	<b>100.0%</b>

Bond Maturity Breakdown	Percent
1 year or less	4.7%
1 to 5 years	22.7%
5 to 10 years	27.6%
Over 10 years	45.0%
<b>Total</b>	<b>100.0%</b>

### Other Financial Information as of 12/31/2009

Quoting Insurance Company	Amount (in millions)	Percent
a. Total Assets excluding Separate Accounts	83,564	11.1% Surplus-to-Assets
b. Total Capital & Surplus	9,259	
c. Total Liabilities excluding Separate Accounts	74,313	
<i>Ratio of C&amp;S to Liabilities</i>		12.4%
Adjusted Capital & Surplus	11,014	

### Premiums

	Amounts (in millions)					
	2009	2008	2007	2006	2005	2004
Premium from Ordinary Life	3,799	3,779	3,670	3,552	3,229	3,290
Premium from Individual Annuities	2,298	2,580	1,780	1,714	1,442	1,430
Premium from Group Life	103	265	883	723	450	801
Premium from Group Annuities	5,726	6,157	6,066	6,065	6,316	6,576
Premium other A&H	463	459	441	427	412	394
Premium Supplementary Contracts	0	0	0	0	0	0
<b>Total</b>	<b>12,390</b>	<b>13,240</b>	<b>12,840</b>	<b>12,482</b>	<b>11,850</b>	<b>12,491</b>
Deposit Type Funds	862	1,235	2,324	1,131	682	1,857