

Financial Strength Ratings⁶

MassMutual builds confidence among policyholders with outstanding financial performance. Financial strength ratings are a key measure of a company's ability to meet its financial obligations to its policyholders, and MassMutual's financial strength ratings are among the highest of any company in any industry.

- A.M. Best Company.....**A++ (Superior)**
- Fitch Ratings**AA+ (Very Strong)**
- Moody's Investors Service.....**Aa2 (Excellent)**
- Standard & Poor's**AA+ (Very Strong)**

**More information at
MassMutual.com**

The MassMutual Fact Sheet

Built on more than a century-and-a-half of financial strength and customer service, Massachusetts Mutual Life Insurance Company (MassMutual) is a leading mutual life insurance company headquartered in Springfield, MA. We operate for the benefit of our members and participating policyholders¹ and offer a range of quality financial products and solutions, including life insurance, disability income insurance, long-term care insurance, annuities and retirement/401(k) plan services.

Our family of companies in the MassMutual Financial Group includes: Babson Capital Management LLC and its subsidiary Cornerstone Real Estate Advisers LLC, Baring Asset Management Limited, First Mercantile Trust Company, MassMutual International LLC, MML Investors Services, LLC, The MassMutual Trust Company, FSB and OppenheimerFunds, Inc.

We strive to help our customers make good financial decisions for the long term, ensuring their needs come first.

Key 2010 accomplishments include:

- Approved dividends to eligible participating policyholders were approximately \$1.2 billion.
- \$448 billion in assets under management.²
- Worldwide insurance in force was \$490 billion.
- Premium and other deposits³ totaled \$23 billion.
- Ranked 101 on the Fortune 500 by *FORTUNE* magazine. (May 23, 2011)
- Ranked among the World's "Most Admired Companies" in the life and health insurance industry category by *FORTUNE* magazine. (March 21, 2011)
- Network of financial professionals reached more than 5,200 (highest in over a decade).
- Fifth consecutive year of record weighted⁴ whole life sales, increasing 17 percent over the same period in 2009 to \$237 million.
- Our Retirement Services business surpassed a milestone of \$50 billion in assets under management, had its second consecutive year of record sales (\$5.3 billion), and nearly \$2 billion in net cash flow.
- Our customer service centers earned the 2010 ContactCenterWorld Silver Award for the Best Contact Center in the World.
- Nearly \$7 million in charitable contributions and scholarships.
- Our LifeBridgeSM Life Insurance Program – which makes life insurance free to eligible parents and guardians because MassMutual pays the premiums – is now helping 11,000 families.
- Nearly 10,000 employees worldwide.⁵



We'll help you get there.®

Our Business

	Who we do it for	What we do
U.S. Insurance Group	<ul style="list-style-type: none"> • Individuals • Families • Small businesses and business owners • Corporations, businesses, institutions • Key business executives 	Through a nationwide network of trusted financial professionals, we offer a broad range of solutions that help protect you, your family and your business against life's greatest risks and help secure your financial future. Our offerings include permanent and term life insurance, disability income insurance, long-term care insurance, annuities, executive benefits, corporate-owned and bank-owned life insurance, and broker-dealer and trust services ⁷ .
Retirement Services	<ul style="list-style-type: none"> • Advisers, broker-dealers, wirehouses, consultants, third-party administrators, registered investment advisers • Retirement plan sponsors • Retirement plan participants 	Partnering with retirement plan advisers and sponsors, we help workers feel more confident in their future. Our consultative approach focuses on plan health and participant readiness. Our offerings include a full range of products and services for institutional investors and corporate, union, nonprofit and governmental employees' defined benefit, defined contribution and nonqualified deferred compensation plans.
Asset Management	<ul style="list-style-type: none"> • Corporations and institutions • Retirement and pension plans • Endowments and foundations • Insurance companies • Individuals • Capital market participants 	Our investment management subsidiaries OppenheimerFunds, Inc., Baring Asset Management Limited, Babson Capital Management LLC and its subsidiary, Cornerstone Real Estate Advisers LLC, each offer a suite of products to meet the needs of a wide range of customers. Diverse in their markets and expertise, they manage assets for individuals, institutions and corporations. Their offerings include mutual funds, separately managed accounts, investment management for institutions and sub-advisory services, fixed income and absolute return strategies, and medium-term notes.
International Insurance	<ul style="list-style-type: none"> • Individuals • Key business executives • Corporations, businesses, institutions • Advisers/intermediaries 	Operating in Asia, Europe and Latin America, our international insurance businesses bring added diversification and value to the MassMutual enterprise. Each business offers a wide array of financial protection and retirement solutions that reflect local demand.



¹ A participating policyholder is an owner of an individual policy issued by MassMutual who benefits from the company's mutual status by being eligible to share in any annual dividends, if declared. Dividends are not guaranteed.

² Assets under management include assets and certain external investment funds managed by our subsidiaries. All financial information is as of and for the year ended December 31, 2010. The results of the discontinued operations of MassMutual Mercuries Life Insurance Co., Ltd. in Taiwan, which was sold in 2010, have been excluded.

³ Premium and other deposits include the premiums of our worldwide insurance operations and deposits made into certain external investment funds managed by our subsidiaries.

⁴ Weighted sales are based on weighted annualized new premium, with single premium payments weighted at 10 percent.

⁵ Full time equivalent employees in the MassMutual Financial Group as of 12/31/2010.

⁶ Ratings are for MassMutual and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings as of 3/15/11 and subject to change.

⁷ Trust services provided by MassMutual Trust Company, FSB, a wholly owned stock subsidiary of MassMutual.

Securities, financial planning and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC, member SIPC, 1295 State Street, Springfield, MA 01111-0001. Investment management services offered by Babson Capital Management LLC, Boston/Springfield, MA, Baring Asset Management Limited, London, U.K., Cornerstone Real Estate Advisers LLC, Hartford, CT and OppenheimerFunds, Inc., New York, NY.

Domestic insurance products issued by MassMutual, Springfield, MA 01111-0001 and its subsidiaries C. M. Life Insurance Company and MML Bay State Life Insurance Company, Enfield, CT 06082.

