

## The MassMutual Fact Sheet

Built on more than a century-and-a-half of financial strength and customer service, MassMutual is a leading mutual life insurance company, providing a range of quality products – life insurance, disability income insurance, long-term care insurance, annuities and retirement planning products.

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

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

*Founded in 1851, Massachusetts Mutual Life Insurance Company (MassMutual), headquartered in Springfield, MA, is a leading mutual life insurance company that operates for the benefit of its members and participating policyholders.*

**More information at  
MassMutual.com**

### Key 2009 accomplishments include:

- Approved dividends to eligible participating policyholders<sup>1</sup> were approximately \$1.2 billion.
- \$420 billion in assets under management.<sup>2</sup>
- Worldwide insurance in-force was \$532 billion.
- Premium and other deposits<sup>3</sup> totaled \$27 billion.
- Nearly \$7 million in donations to the community.
- Issued more than a half billion dollars in free<sup>4</sup> life insurance under our LifeBridge<sup>SM</sup> program through 2009.
- Ranked 93 on the Fortune 500 by *Fortune* magazine. (May 3, 2010)
- Ranked among the World’s “Most Admired Companies” in the life and health insurance industry category by *Fortune* magazine. (March 22, 2010)
- Network of financial professionals reached more than 5,000 in 2009 – the highest number in more than a decade.
- For the second consecutive year, our customer service centers earned the CustomerSat Achievement in Customer Excellence Award from MarketTools, Inc. for exceptional customer service satisfaction and was co-recipient of a Best in Class Call Center (under 200 staff) award by the International Quality and Productivity Center.
- More than 11,000 employees worldwide.<sup>5</sup>

### Financial Strength Ratings<sup>6</sup>

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)



We’ll help you get there.®

## Our Business

Our Businesses	Our Relationships	Our Solutions
<b>Insurance</b>	Individuals, families Businesses and business owners Key business executives Employee benefit plan sponsors Agents	Life insurance (whole, term, universal, variable universal) Disability income insurance Long-term care insurance Executive benefits and benefit funding vehicles Life-care planning Trust services <sup>7</sup> Deferred and immediate annuities
<b>Retirement</b>	Financial professionals including advisors, broker-dealers, wirehouses, consultants, third-party administrators Retirement plan sponsors: Businesses, labor unions, tax-exempt organizations, professional employer organizations, associations Participants in employer-sponsored retirement plans Individuals and business owners	Total Retirement Services Defined benefit plans / liability-driven investing/consulting Defined contribution / 401(k) plans Tax-exempt plans including 403(b) and 457 Taft-Hartley plans Nonqualified deferred compensation plans IRAs
<b>Investment Management</b>	Individual investors Institutional investors Advisors / Intermediaries	Mutual funds Separately managed accounts Investment management for institutions and sub-advisory services Fixed income and absolute return strategies Medium term notes
<b>International<sup>8</sup></b>	Individuals Key business executives Corporations, businesses and institutions Advisors / Intermediaries	Fixed and variable annuities – deferred and immediate Life insurance: Universal and variable Whole life: Individual and group Defined contribution plans



<sup>1</sup> 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. After setting aside a safe margin for reserves and surplus, MassMutual pays any amount left over to participating policyholders in the form of declared dividends based on predetermined factors. Dividends are not guaranteed.

<sup>2</sup> 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, 2009.

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

<sup>4</sup> MassMutual pays the policy premiums. Please visit [www.massmutual.com/lifebridge](http://www.massmutual.com/lifebridge) to learn more.

<sup>5</sup> Full-time equivalent employees in the MassMutual Financial Group as of December 31, 2009.

<sup>6</sup> Ratings are for MassMutual and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings as of 4/1/10. Ratings are subject to change.

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

<sup>8</sup> International products and services are not available in the United States.

Securities, financial planning and investment advisory services offered through qualified registered representatives of MML Investors Services, Inc., 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, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

