We like your background.

We’re looking for talented individuals with leadership potential for our Actuarial Student Program.
We foster a culture for our employees in which diversity is encouraged and differences are celebrated. Our talented employees provide exceptional service to our continually expanding client base. Our inclusive work environment is what allows us to be successful in developing new products, expanding into new markets, and growing our business.
About MassMutual

Massachusetts Mutual Life Insurance Company (MassMutual), is a leading mutual life insurance company that is run for the benefit of its members and participating policyowners. The company has a long history of financial strength and strong performance, and although dividends are not guaranteed, MassMutual has paid dividends to eligible participating policyowners consistently since the 1860s.

With whole life insurance as its foundation, MassMutual provides products to help meet the financial needs of clients, such as life insurance, disability income insurance, long term care insurance, retirement/401(k) plan services, and annuities. In addition, the company’s strong and growing network of financial professionals helps clients make good financial decisions for the long term.

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

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

A career at one of MassMutual’s corporate locations or affiliated companies offers the growth potential you expect from a company ranked among the world’s “most admired companies.” MassMutual draws on a wide range of talent and experience to lead our family of companies. Our benefits package is extremely competitive and is available to new employees on their first day of employment.

MassMutual facts:

- $639 billion in assets under management\(^1\)
- $547 billion of insurance in-force worldwide
- Ranked 96 on the FORTUNE® 500 by FORTUNE® magazine (July 16, 2014)
- Named a 2014 World’s Most Ethical Company by the Ethisphere Institute
- Over $8 million in charitable contributions and scholarships
- One of 25 Noteworthy Companies by DiversityInc and ranked 3 on its “Top 10 Companies for LGBT Employees” for 2014
- Listed on the National Association of Female Executives’ 2014 list of top 50 Companies for Executive Women

\(^1\) Assets under management include assets and certain external investment funds managed by our subsidiaries. All financial information is as of and for the year ending December 31, 2013.
Actuarial Student Program overview

The MassMutual Actuarial Student Program offers unparalleled experience and development opportunities for college graduates. Our program is designed to support you through your exams and prepare you for leadership roles. You’ll gain broad technical and industry knowledge through your rotations in various business and corporate units around the company.

As a student you will receive the following training and support:

- **Rotations:** Engage in meaningful work that supports the success of the company as you are exposed to various business lines and actuarial functions through our rotational program.
- **Mentors:** Learn from a mentor who will work closely with you to provide career and exam guidance, development, coaching and support.
- **Networking Lunches with Senior Actuaries:** Attend networking lunches that allow you to interact with senior actuaries at MassMutual, including the Chief Actuary, Chief Investment Officer, and Chief Risk Officer.
- **Executive Speaker Series:** Attend education forums presented by company leaders that will educate you on a variety of possible topics, including industry issues, line of business initiatives, and major projects. Past speakers have included the President & CEO, the CFO, and leaders of various lines of business.
- **External Seminars & Meetings:** Attend actuarial seminars and meetings to enhance your understanding of industry issues and network with other industry professionals.
- **Corporate Learning & Development Programs:** Participate in internal programs that allow you to develop leadership competencies in areas such as interpersonal relations, presentation skills, business acumen, and the like.

In addition MassMutual offers:

- A selective program focused on individual growth and development
- Paid study time
- Salary increases upon successfully passing each exam
- Bonuses if the student passes an exam on the first attempt
- Study materials, exam fees and exam seminars paid for by MassMutual

Learn more about MassMutual and career opportunities by visiting our web site: www.massmutual.com/careers/opportunities

“MassMutual has a very strong Actuarial Student Program. With a variety of rotations to choose from, students are able to see different parts of the company and gain exposure to senior actuaries. Also, the strong exam support helps students to maintain a work/life balance.”

— Hillary Czerniak
Current Student & Actuarial Consultant

“The Actuarial Student Program is recognized by our executive management as a strategically critical element to ensure we attract and develop future generations of talented actuarial and business leaders for MassMutual. I am excited by our program and looking forward to helping our students realize their full potential.”

— Isadore Jermyn
Senior Vice President & Chief Actuary
Summer Internship Program

If you’re interested in pursuing an actuarial career path, there’s no better way to start than through an internship with MassMutual. You’ll gain valuable professional experience and develop your leadership skills. You’ll have the chance to work on projects where you make an impact. And, we’ll give you opportunities to participate in networking and social activities.

**Internship highlights:**

- **Mentors:** Learn from a mentor who will work closely with you to provide career and exam guidance, development, coaching and support.
- **Meaningful Projects:** Apply your knowledge and skills by participating in high profile projects in a respected and highly rated company.
- **Excel Crash Course:** Attend a half day course taught specifically for our Actuarial Interns that will ensure you have the technical skills you need to be successful during the summer.
- **Pricing & Analytics Competition:** Participate on a team in a mock pricing simulation that teaches you about how to price a life insurance product amidst a competitive landscape.
- **Networking Lunches with Senior Actuaries:** Attend networking lunches that allow you to interact with senior actuaries at MassMutual, including the Chief Actuary, Chief Investment Officer, and Chief Risk Officer.
- **Executive Speaker Series:** Attend education forums presented by company leaders that will educate you on a variety of possible topics, including industry issues, line of business initiatives, and major projects. Past speakers have included the President & CEO, the CFO, and leaders of various lines of business.
- **Community Volunteer Opportunities:** Participate with other MassMutual actuaries to give back to the local community in a service day.
- **Temporary Housing:** Enjoy fully furnished housing close to headquarters which is included in your employment offer.
- **Social Events:** Join the full-time Actuarial Students in summer social events, including mini-golf, whirly ball, and a celebratory exam night.

“MassMutual’s Actuarial Student Program provides the ideal environment for career growth. By offering a plethora of varied professional experiences and opportunities, ample exam assistance, and a vibrant and supportive community of students and actuaries, MassMutual ensures that its actuarial students are fully equipped for success.”

— Laurence Cantwell
Current Student & Actuarial Consultant

“The Actuarial Student Program at MassMutual provides early actuaries with numerous benefits, including financial and general support for the exam process. Through structured rotations in different business lines and/or functions, students enhance individual business, technical and interpersonal skills across a wide range of practice areas. The program also provides students with opportunities to interact with senior actuaries throughout the company to develop soft skills such as leadership and communication.”

— Crystal Zheng
Current Student & Actuarial Consultant
Qualifications

Required

• Pursuing a BA or BS with a quantitative focus (e.g., Mathematics, Actuarial, Finance, Economics or related major)
• Must have a cumulative GPA of 3.2 or higher (3.5 or higher preferred)
• Commitment to pursue Fellowship in Society of Actuaries
• Must be authorized to work in the United States without requiring visa sponsorship

Preferred

• Completion of 1 or more actuarial exams (1 exam is required for full-time candidates)
• Strong communication and relationship building skills
• Strong leadership abilities
• Strong computer skills (e.g., Microsoft Excel, Word, PowerPoint, and Access)
• Strong analytical skills
• Ability to work independently and manage multiple projects
• Demonstration of MassMutual’s Winning Ways: Act With Integrity, Focus on the Customer, Value People, Work Collaboratively, and Achieve Results

MassMutual benefits

Employees enjoy an excellent total compensation and benefits program, as well as an array of workplace amenities. MassMutual offers competitive base salaries and variable incentive opportunities at all levels, as well as annual performance evaluations to determine pay and promotions.

As you might expect from a company focused on preparing people for secure futures, MassMutual offers employees a company paid retirement plan, a 401 (k) plan with a generous company match, life and disability income coverage, and health insurance.

In addition, our campuses are equipped with a number of helpful amenities and convenient services designed to save our employees time and money.
Although eligibility for some benefits varies with position and service, most benefits are available to every full-time employee beginning on their first day.

**Work/Life balance**

We believe strongly in helping employees prioritize family life and their own well-being while achieving their goals on the job. Many employees choose to participate in company-sponsored cultural activities, sporting events, and other recreational opportunities. And MassMutual’s generous vacation and personal day policy helps promote the rest and revitalization needed to be an effective employee.

We also place tremendous value on the health and wellness of our employees. Our Employee Health Services offers employees access to on-site medical professionals and additional health services such as cholesterol and blood pressure screenings, workstation ergonomic reviews, smoking cessation programs, stress management courses, and invaluable informational seminars.

**What are the benefits like?**

- “Pay for Performance” compensation
- Company paid cash-balance pension plan
- 401(k) savings plan with company match
- Medical, dental and vision coverage
- Life insurance
- Short-term and long-term disability coverage
- Education/tuition reimbursement
- Flex time and generous vacation policy
- Flexible spending accounts
- Tech Bar
- On-site or nearby subsidized child care
- Adoption reimbursement program
- Matching gift program

**Plus, onsite**

- Fitness and wellness centers
- Credit union
- Barbershop and hair salon
- Blood donor program
- Cafeteria
- Dry cleaning service
- Employee Health Services clinic
- Gift shop
- Jewelry repair
- Package and shipping services
- Shoe repair, tailor/seamstress
- Travel agency

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* as of August 2014 subject to change

** not all benefits available at all locations

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“MassMutual is committed to having their actuarial students not only pass exams, but become leaders within the organization. Students are given opportunities to work in multiple areas and interact with leaders at all levels of the company. The student program ensured that I was well positioned for an exciting and challenging role as an FSA.”

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– Heidi Xenophonotos
Graduate of the Program & Actuary
Profile of 2013-2014 hiring cycle – who does MassMutual hire?

By the numbers

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<thead>
<tr>
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<th>Full-Time Hires</th>
<th>Intern Hires</th>
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<tbody>
<tr>
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<td>Average Exams Passed</td>
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