

# MassMutual® Institutional Solutions at a glance

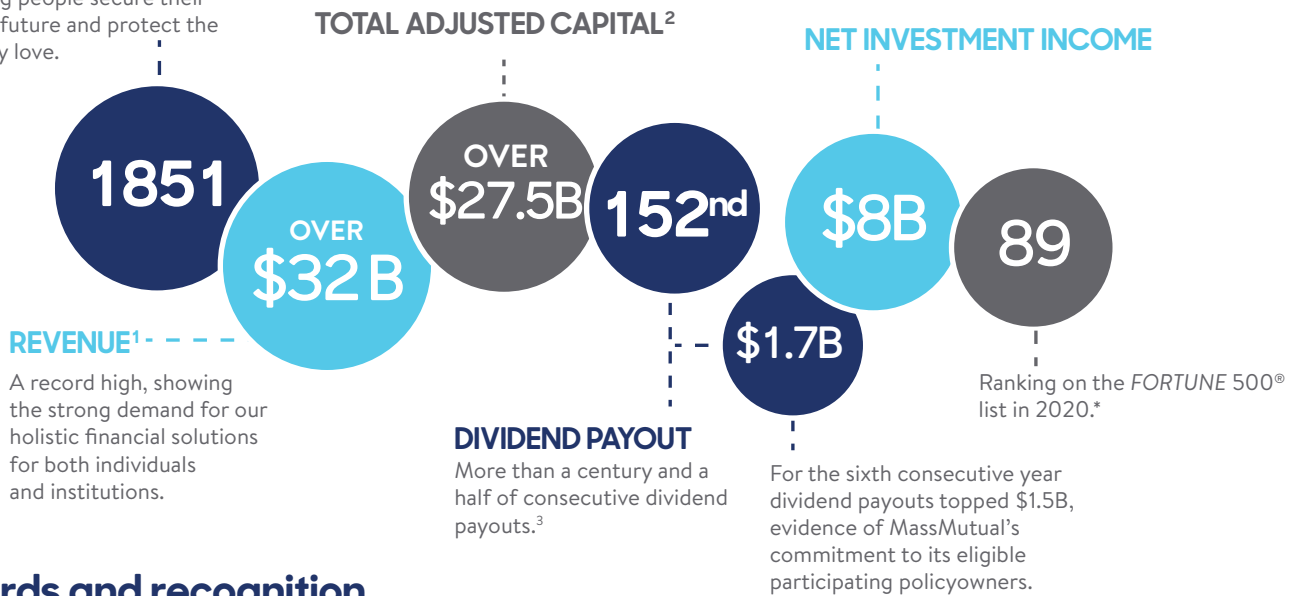
Our institutional solutions group is comprised of dedicated teams with extensive knowledge in specialized markets to meet your company’s needs. We leverage an integrated approach to developing protection, accumulation, income and de-risking solutions.

## About MassMutual

Our numbers speak for themselves and represent financial strength & stability now, and into the future.<sup>1</sup>

### YEAR FOUNDED

Almost 170 years of commitment to helping people secure their financial future and protect the ones they love.



## Awards and recognition

2020 – (*FORTUNE*®) World’s Most Admired Company\* • World’s Most Ethical Companies (Ethisphere Institute) • Best Employer for Diversity (Forbes) • 100% Rating (Human Rights Campaign Corporate Equality Index)  
2019 – Top Corporate Charitable Contributors (Boston Business Journal)

## Ratings

Among the highest financial ratings in the industry<sup>4</sup>

A.M. Best	A++ (Superior; top category of 15)
Fitch Ratings	AA+ (Very Strong; second category of 21)
Moody’s Investors Service	Aa3 (High Quality; fourth category of 21)
Standard & Poor’s	AA+ (Very Strong; second category of 21)

## Charitable contributions

**\$705M**  
Life insurance coverage provided through 2019 to low-income families through MassMutual’s LifeBridge program with MassMutual paying the premiums

**\$15M**  
Charitable giving in 2019

**1.9M**  
Students impacted by participating in the FutureSmart program in 2019, bringing us closer to our goal of reaching 2M students this year

**1.6K**  
Hours of legal service donated in 2019

# Investment Management Leadership for a Dynamic Market

Solving for today's institutional clients' business needs requires a genuine partner that makes organizations stronger for the long-term and enables customers to focus on what they do best.

Trusted with more than \$567<sup>5</sup> billion in assets under management, MassMutual delivers the expertise and financial strength necessary to help our clients meet their evolving needs. With our innovative approach to solution design, and clear focus on the client experience, we have earned our place as a premier provider of comprehensive institutional protection and investment solutions. Below is an overview of our areas of expertise and how we can help.

## INNOVATIVE SOLUTIONS TO SIMPLIFY TODAY'S COMPLEX CHALLENGES

	INSTITUTIONAL CHALLENGE	MASSMUTUAL SOLUTION
 Institutional insurance	Manage key executive and employee risk for Banks and Corporations	Working with a specialized network of advisors, we develop properly structured Bank Owned Life Insurance (BOLI) and Corporate Owned Life Insurance (COLI) solutions that can serve as a tax-efficient balance sheet asset.
 Institutional investments	Investment capabilities for retirement plans, advisors and wealth managers	MassMutual offers a flexible, multi-manager investment platform which includes a diverse menu of institutional investment options with proven results managed by more than twenty of the industry's top investment firms.
 Institutional investments	Access to stable value investment solutions	Our stable value investments offer customization and differentiated features backed by the financial strength of one of the highest-rated <sup>3</sup> companies in any industry.
 Defined benefit	Provide a comprehensive pension plan solution for my employees	Our integrated investment and actuarial solutions combined with our pension administration expertise enable us to create customized solutions that keep your plan costs low and its funding status met.
 Institutional longevity	Transfer my pension plan and institutional longevity risks	MassMutual's institutional longevity team of professionals has an average tenure of 15 years and more than 30 years of experience helping institutions assess, mitigate, and transfer risk. We deliver a consultative, client-focused approach to transfer pension risks and manage your longevity exposure.
 Funding agreements	Provide guaranteed investment solution for my near-term investment needs	Our Municipal GICs may offer more competitive returns than are typically available from money market instruments and are backed by excellent historical financial strength ratings.

# MassMutual Institutional Solutions

## Partner with a proven leader.

For more than 70 years, we have built our reputation serving institutional businesses by earning our clients' trust and delivering long-term, customized solutions to meet their unique financial needs.

Experience our consultative, client-focused approach to creating innovative, tailored solutions to help drive better outcomes for your institutional business.

### PARTNERING TO MAKE INSTITUTIONS STRONGER.

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We would appreciate the opportunity to discuss your business needs with you, and ways we can help make your business stronger. For more information, please go to [institutional.MassMutual.com](https://institutional.MassMutual.com)

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#### FOR FINANCIAL PROFESSIONAL AND EMPLOYER USE ONLY.

<sup>1</sup> As of December 31, 2019 these are consolidated statutory results of Massachusetts Mutual Life Insurance Company and its U.S.- domiciled life insurance subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company.

<sup>2</sup> As of March 31, 2020.

<sup>3</sup> Dividends are determined annually, subject to change, and are not guaranteed.

<sup>4</sup> Ratings are as of 5/1/2020 and are subject to change. Ratings are for Massachusetts Mutual Life Insurance Company (MassMutual) (Springfield, MA 01111-0001) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082).

<sup>5</sup> Financial assets as of December 31, 2019 managed by MassMutual and our subsidiaries reflecting the contribution of our asset management affiliate, Oppenheimer Funds, Inc., to Invesco Ltd. This is partially offset by higher assets under management at Barings due to market appreciation, as well as strong cash flows across MassMutual's protection and institutional businesses.

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