



Institutional Solutions

Partnering to Make Institutions Stronger

The Advantages

- Dedicated teams with extensive knowledge in specialized markets to meet your needs
- Integrated approach to developing protection, accumulation, income and de-risking solutions
- Financial strength and investment expertise of an industry leader

MassMutual® financial strength ratings are among the highest of any company in any industry

FINANCIAL STRENGTH RATINGS¹

AM Best Company	AA++ (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)

Investment Management Leadership for a Dynamic Market

With over \$769 billion² in assets under management, MassMutual ranks among the world's largest money managers. Our specialty investment affiliates combined with our MassMutual Funds multi-manager investment platform, creates a powerful, flexible menu of investment solutions that can be customized for your institutional needs.

¹ Ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are as of May 28, 2019 and are subject to change.

² Assets under Management include assets and certain external investment funds managed by MassMutual subsidiaries, including OppenheimerFunds, Inc. and Barings, as of September 30, 2018.

Innovative solutions to simplify today's complex challenges

	INSTITUTIONAL CHALLENGE	MASSMUTUAL SOLUTION
 <p>Institutional insurance</p>	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.
 <p>Institutional investments</p>	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.
 <p>Institutional investments</p>	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 ¹ companies in any industry.
 <p>Defined benefit</p>	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.
 <p>Institutional longevity</p>	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.
 <p>Funding agreements</p>	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.

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.

[For more information, please go to institutional.MassMutual.com](https://www.institutional.MassMutual.com)

