

## The MassMutual Fact Sheet

Built on more than a century and a half of financial strength and customer service, we are a premier provider of life insurance, disability income insurance, long-term care insurance, annuities and retirement planning products, income management, and other products and services for individuals, business owners, and corporate and institutional markets.

MassMutual Financial Group is a family of companies owned by MassMutual including: OppenheimerFunds, Inc., Babson Capital Management LLC, Baring Asset Management Limited, Cornerstone Real Estate Advisers LLC, MassMutual International LLC, MML Investors Services, Inc. and The MassMutual Trust Company, FSB.

*Founded in 1851,  
Massachusetts  
Mutual Life  
Insurance Company  
(MassMutual) is a  
mutually owned  
financial protection,  
accumulation, and  
income management  
company headquartered  
in Springfield, MA.*

### Key 2007 accomplishments include:

- Record dividends to eligible participating policyholders of \$1.37 billion
- More than \$500 billion in assets under management<sup>1</sup> at year-end 2007
- Premium and other deposits<sup>2</sup> totaled \$29.4 billion
- Nearly \$6 million in donations to our community
- No. 1 Ranking in 2007 *InformationWeek* 500 “Information Security/Privacy” Category (September 17, 2007)
- Named a Fortune 100 Company (*Fortune* magazine, May 5, 2008)
- Ranked among America’s “Most Admired Companies” in its industry category by *Fortune* magazine (March 17, 2008)
- Recognized as one of *Working Mother* magazine’s 100 Best Companies (October 2007)
- More than 12,000 employees worldwide<sup>3</sup>

### Financial Strength Ratings<sup>4</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.

**More information at  
MassMutual.com**

A.M. Best Company	A++ (Superior)
Fitch Ratings	AAA (Exceptionally Strong)
Moody’s Investors Service	Aa1 (Excellent)
Standard & Poor’s	AAA (Extremely Strong)



We'll help you get there.™

## Our Business

### Our Businesses

### Our Relationships

### Our Solutions

#### Insurance

Individuals  
Businesses and business owners  
Key business executives  
Employee benefit plan sponsors  
Agents

Permanent and term life insurance  
Disability income insurance  
Long-term care insurance  
Executive benefits and benefit funding vehicles  
Trust services<sup>5</sup>

#### Retirement

Financial professionals including advisers, broker-dealers, wirehouses, consultants, third-party administrators  
Retirement plan sponsors: Businesses, labor unions, tax-exempt organizations  
Participants in employer-sponsored retirement plans  
Individuals and business owners

Defined benefit plans / consulting  
Defined contribution / 401(k) plans  
Nonqualified deferred compensation plans  
Tax-exempt plans including 403(b) and 457  
Taft-Hartley plans  
Retirement Management Account  
Deferred and immediate annuities  
IRAs

#### Investment Management

Individual investors  
Institutional investors  
Advisors / Intermediaries

Mutual funds  
Hedge funds of funds  
Separately managed accounts  
Investment management for institutions and sub-advisory services  
Fixed income and absolute return strategies  
Medium term notes

#### International<sup>6</sup>

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  
Mutual funds  
Defined contribution plans  
Structured notes



CORNERSTONE  
Real Estate Advisers LLC



<sup>1</sup> Assets under management include assets and certain external investment funds managed by our subsidiaries.

<sup>2</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>3</sup> Full-time equivalent employees as of December 31, 2007.

<sup>4</sup> Ratings as of May 21, 2008. Ratings are subject to change and apply to MassMutual and its subsidiaries C.M. Life Insurance Company and MML Bay State Life Insurance Company.

<sup>5</sup> Trust services provided by MassMutual Trust Company, FSB, a wholly owned stock subsidiary of MassMutual.

<sup>6</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., 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.

