

Measures of Community Value

We hold a strong belief that doing business the right way leads to long-lasting relationships with the communities we serve. The people of this region have invested their confidence in us to help them stay financially healthy throughout life's twists and turns – a responsibility that we take very seriously.

Strength You Can Trust

For more than 156 years, Massachusetts Mutual Life Insurance Company (MassMutual) has helped its policyholders and clients make good decisions to help secure their financial futures. As a general agency of MassMutual, we have brought the extensive resources of this and other fine companies to this community to meet the many personal and business needs of local residents and firms through financial planning, insurance, investments, and retirement products.¹

Our Commitment to this Community

Local residents and businesses rely on us to help them secure their financial futures, but our commitment doesn't end there. Our community involvement through charitable organizations and civic events is deeply important to us, and our time and resources invested are one more reason why we've earned the trust from so many in this area.

The following information shows our extensive ties with the community based on our client relationships as of June 30, 2008:²

Number of clients³: 16,462

Life insurance coverage in force⁴:
\$2,604,922,259

Life insurance benefits (claims) paid⁵:
\$6,205,889

Disability income insurance benefits (claims) paid⁶: \$598,253

Client policy and account values⁷:
\$342,910,064

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¹ Financial planning services offered through investment advisor representatives of MML Investors Services, Inc. Securities offered through registered representatives of MML Investors Services, Inc.

² Data includes production from this MassMutual general agency and its detached offices.

³ An insured, owner, or payer of a MassMutual policy or contract.

⁴ Amount of direct individual life insurance in force at the end of the period related to products sold by Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

⁵ Amount of individual life insurance claims paid during the period related to products sold by Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

⁶ Amount of disability income insurance claims paid during the period related to products sold by Massachusetts Mutual Life Insurance Company.

⁷ The client's investment dollars managed by the various insurance and investment companies with which producers of the agency are appointed to conduct business.



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