'Unlock' the power of me

Career opportunities for college graduates

'Unlimit' yourself

Have you got the drive to succeed?

You don't have to wait to put your college experience to work. It all begins now. All you need are drive, determination, and the belief that what is possible is achievable. Your energy and positive attitude can take you a long way toward success. Let us show you how.

Is this career for me?

If you're interested in a career that's different from a typical office job, that provides flexibility rather than punching a time clock, and that clearly aligns your daily efforts with benefits and value, then a career as a Financial Services Representative* may be a good fit for you. You'll hit the ground running with a clear view of where you want to go — and we'll show you how to get there.

What will I be doing?

As a Financial Services Representative, you'll help clients arrive at their financial destinations by understanding their needs and challenges, then recommending appropriate products and services to help solve their simplest as well as their most complex financial challenges throughout the best and worst of times.

Be part of a team and work independently

You'll be part of a team of professionals who will guide you, help you through challenges, and develop your skills as you pursue your career goals. While you have the support of a team, you'll be the driving force behind your work experience and will find many opportunities to 'fly solo' as you build your career.

* Financial Services Representatives are independent contractors and are not employees of MassMutual®, its subsidiaries or of the General Agent with whom they contract.

Make a difference

As a Financial Services Representative, you will have the satisfaction of profoundly impacting lives. While it's a big responsibility, you'll see the fruits of your efforts: whenever a spouse is able to maintain a standard of living after an unforeseen incident, a child is able to attend college because his or her parents took proactive steps to save for it, or a couple retires comfortably and securely.

Be part of a team that shares your ambitions. Affiliate with a MassMutual firm.

What are some of the daily activities of a Financial Services Representative?

Networking

If you like talking with and meeting new people, this may be a great career choice for you. Financial Services Representatives build their practices by networking with people who may either lead you to, or become, potential clients. You'll convey the value you can bring to those who may need help in shaping their financial futures. Sometimes networking means attending an after-work Chamber of Commerce meeting. Other times it's lunch with friends who might recommend others who could use your help. One thing is for certain: your involvement and visibility in your community will enhance your reputation as a professional who's sincerely concerned with people's financial well being.

Marketing and prospecting

It's important to identify those who can best take advantage of your services — and then reach out to them. Are there specific individuals or businesses you'd like to focus on? We can work with you to help identify groups you believe you're uniquely qualified to serve, then lead you to the right marketing tools to deliver your message.

These efforts develop into prospecting — speaking directly with people who are likely to need the kinds of services you provide. Long-term success is built on the daily habit of reaching out to potential clients to make them aware of your services. Setting appointments and meeting face-to-face with prospects is one of the ways you'll develop long-term relationships.

Listening and recommending

To better understand your clients' goals, you'll need to gather information. This means asking the right questions and listening closely. Only then will you understand each client's distinct needs and goals.

Once you've analyzed clients' situations, you'll recommend products and services that help address their needs now and keep them on track to realize their goals in the future.

Sustaining relationships

If people's lives stayed the same, there would be no need to keep in touch; but because circumstances change, a client's strategy may need to be adjusted. You'll meet regularly with your clients to ensure that the strategy you've designed with them continues to meet their needs.

‘Unrestrict’ your upside

How’s the pay? You decide.

Your income potential is only as limited as your ambition. You have the ability to earn competitive commissions, incentives and bonuses. Generally speaking, you’ll even receive compensation for servicing your existing customers whose business stays on the books. This is called renewal commission, which can be important in building your revenue streams that complement your new client business.

Building your business will require a significant time commitment, but it doesn’t mean you’ll be tied to a corporate clock. There are opportunities to flex your time beyond the typical nine-to-five world to meet family and personal obligations. Successful Financial Services Representatives tell us that putting in the extra hours during the early years of their careers helped them to achieve a very satisfying work-life balance later on.

What about benefits?*

Beyond the financial rewards, you may be eligible for comprehensive benefits that protect you and your loved ones. MassMutual offers a comprehensive benefits package to qualifying Financial Services Representatives.

Benefits to qualifying Financial Services Representatives*

- Company-funded cash-balance pension plan
- Qualified thrift plan – 401(k)
- Non-qualified thrift plan
- Medical coverage plus dental and vision
- Group life insurance – basic and supplemental
- Dependent life insurance
- Short- and long-term group disability insurance

“I have a couple of regrets in my career. First, I wish I’d started straight out of college, which I didn’t. Second, I wish I would have started with MassMutual.”

* Eligibility applies to those Financial Services Representatives who hold a full-time career contract (X4X) with MassMutual. Eligibility for subsidized benefits and before-tax coverage is based on meeting certain contract requirements. Benefit provisions are subject to modification or termination.

What's the training like?

You'll learn what it takes to run your own business guided by other entrepreneurs who have demonstrated the 'right stuff' in building their own successful businesses. Working side-by-side with experienced professionals, you'll develop and sharpen the skills to achieve success in this fast-paced industry. During your training, you'll experience the entire client development process, from interviewing, to case design, to monitoring the financial strategies you recommend. You'll learn about the MassMutual portfolio of financial products and services, as well as experience important sales training.

You'll learn how to:

- Identify the best prospective clients to approach
- Ask clients the right questions to identify needs
- Help clients understand the importance of taking action to protect themselves and grow their assets

We'll show you the ropes

Your Manager will play a central role in your development. He or she will help to train and mentor you so you can realize your potential as a Financial Services Representative. This manager knows what it takes to get off to a fast start in the early years of this business, and will provide you with vital evaluations and ideas for improving your performance. He or she will help you celebrate successes and learn from setbacks, knowing that there is great value in both experiences.

There's room to grow

Within a MassMutual firm, you may decide that continuing a practice as a Financial Services Representative is right for you over the long term. There are other opportunities, including a management track. If eligible, you may be selected for our Managing Associate program which allows you to continue as a Financial Services Representative while sampling a leadership role in the firm. Upon successful completion of the program, you then can become a Manager with added responsibilities. Beyond that, Managers who demonstrate performance and desirable leadership qualities can become a General Agent/ Managing Partner, operating one of numerous agencies nationwide.

Tools for new Financial Services Representatives

Beyond the daily support you'll get from your Manager and others in your firm, the MassMutual home office provides a host of tools you may choose from to get your career started and expand your opportunities once you're established.

Business markets

Business owners are ideal prospects for new Financial Services Representatives. MassMutual's Let's Get Down to Business program gives you the training, strategies, educational materials and marketing know-how to get started in this lucrative marketplace.

Lead Generation Center

MassMutual provides you with state-of-the-art marketing tools and information on how to help you find and approach new prospects. Our Lead Generation Center houses a powerful combination of expertise and programs to complement traditional prospecting. These include providing solid business and consumer prospects, keep-in-touch letters and emails to strengthen client relationships.

Seminars and events

MassMutual seminars provide turn-key tools and practical guidelines to help you prepare, present and implement effective seminar marketing plans to engage prospects in your community. At our online Seminar Center, you can download seminars, order workbooks, and review tips on how to effectively market your seminars.

Advertising

Advertising is an effective way to complement your networking and prospecting efforts. You may choose to advertise in local weekly newspapers, local trade magazines, organization and association newsletters or program booklets distributed at local events. Our print advertising program offers you affordable, discounted creative services and placement rates for attracting prospects and raising your professional profile among existing clients.

Sales training

MassMutual is dedicated in its commitment to your development. Sandler Selling System seminars give you insights into the client's decision-making process, so you can improve your effectiveness in helping your prospects arrive at good decisions.

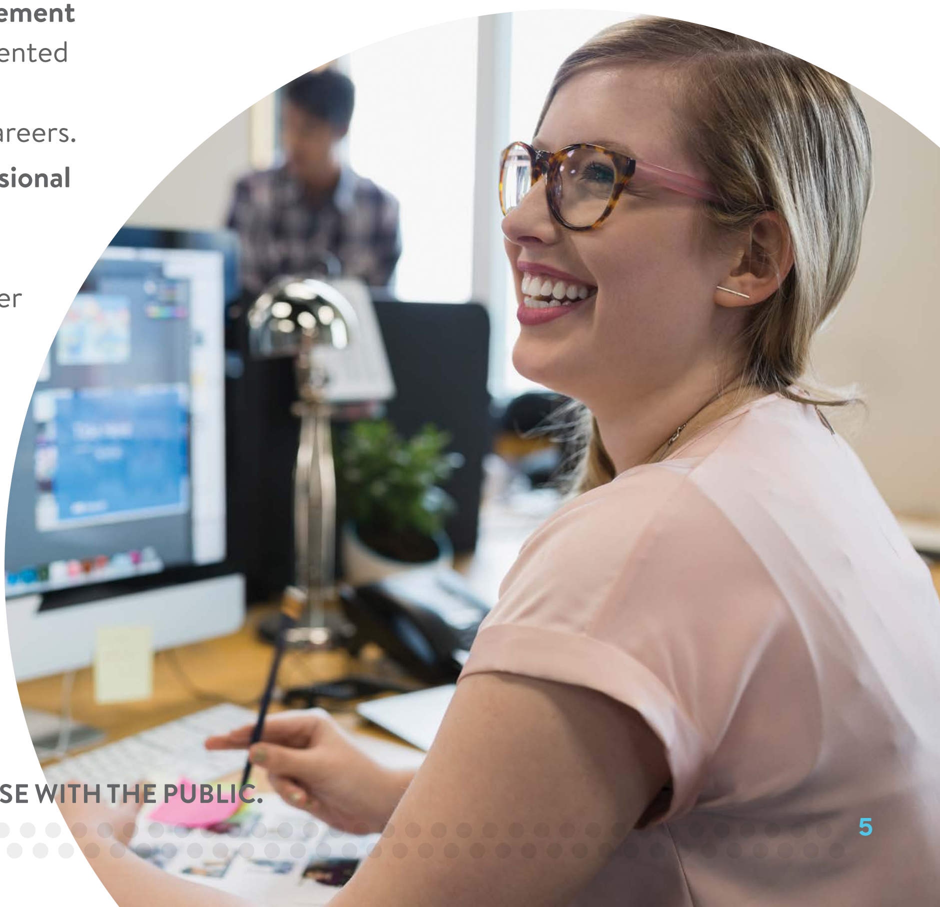
Relax. We've done this all before

The financial services industry is dynamic with virtually unlimited opportunities. The most effective way to seize these opportunities — and serve clients in the best ways possible — is to take advantage of the array of training and development avenues that MassMutual offers.

You'll receive coaching on all the essentials you'll need, and will be guided to all of the home office resources available through MassMutual.

MassMutual has several distinctive programs designed to reward new and experienced financial professionals. So whether you're in your first or fiftieth year, you can count on MassMutual celebrating your greatest successes!

- **MassMutual University** provides a web-based training portal to bolster your knowledge about a range of financial services topics.
- **National and home office management opportunities** are available for talented individuals who are interested in developing and advancing their careers.
- **Continuing education and professional development programs** can help you attain industry designations such as Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC), which allow you to serve a broader array of client financial needs.
- **Professional seminars and conferences** bring you face-to-face with people who share the latest research, technology and best practices that shape our industry.
- **MassMutual Academy**, our flagship training event, gives you tailored learning from field faculty and outside industry professionals.



Comprehensive financial solutions provided by MassMutual

Life Insurance

- Whole life
- Universal life
- Variable universal life*
- Term life

Disability Income Insurance

- Individual
- Small business owner
- Worksite

Long Term Care Insurance

- Facility-services only policy
- Comprehensive coverage policy
- Partnership-product approved in more than 30 states

Annuities

- Deferred variable annuities*
- Deferred fixed annuities
- Immediate variable annuities*
- Immediate fixed annuities
- 403(b) tax sheltered annuities

Investment Products and Programs*

- Mutual funds
- Securities brokerage services
- 529 college savings plans
- Unit investment trusts
- Investment advisory services**
  - Asset management programs
  - Financial planning

Retirement Services

- Defined contribution plans
- Defined benefit plans
- Non-profit retirement plans
- Non-qualified deferred compensation plans
- Taft-Hartley defined contribution plans

Executive Benefits

- Bank-owned life insurance
- Corporate-owned life insurance
- Executive carve-out benefits

* Must be registered representative with MML Investors Services, LLC or MSI Financial Services, Inc. to offer.

** Must be investment adviser representative of MML Investors Services' or MSI Financial Services, Inc. Corporate Registered Investment Adviser.

Enjoy the recognition you deserve

MassMutual has several distinctive programs designed to reward new and experienced professionals. So whether you're in your first month or fiftieth year, you can count on MassMutual celebrating your greatest successes!

Qualifying professionals may be invited to special recognition conferences for networking and business sessions:

- **Leaders Conference** — MassMutual's largest recognition conference — and the only one that includes attendance of qualifiers' families. It is designed to be attainable for newer professionals who can network with and learn from the best of the company's field force, home-office executives and motivational speakers, and gain a vision for how they can grow their practices.
- **Blue Chip Council** — Held annually at an exquisite location, this conference rewards professionals who have reached the "next level" of their careers and whose production cuts across a broader mix of core products.
- **Top of the Council** — Designed for the elite of the MassMutual field force, this annual recognition conference is typically held at an exquisite location and focuses on networking and practice-building. Qualification is reserved for top professionals reaching specified annual production goals.
- **Wealth Management Conference** — Qualification is exclusive to top professionals whose core business is written through MML Investors Services and MSI Financial Services. Professionals meeting requirements for this conference may be eligible to attend the conferences outlined above.

The following recognition programs are sponsored by MassMutual as well:

- **Freshman Five** — Our top five new professionals are awarded this highly coveted distinction.
- **Agent of the Year and Chairman's Club** — Reserved for the most elite and experienced, these awards recognize professionals for their exceptional performance and leadership.
- **Rising Leaders** — Recognizes professionals who are in their first four career-contract years and have less than one year of previous insurance experience on successful meet production and persistency qualifications.
- **Company and Product Leaders** — Top professionals in all class years and products are recognized monthly in our national publication.
- **Company Sales Contests** — We sponsor annual sales contests in support of certain sales or goals.

Built by 'U,' backed by Us

Many roads, a superior guide

When you affiliate with a MassMutual firm, you are backed with the strength of one of the largest financial service companies in the world,* and you get a career with the flexibility to pursue work that truly matters to you. Whether you enjoy working with seniors, business owners or families with special needs, it's up to you. MassMutual provides you with multiple paths to 'do good.'

Confidence in the company that stands behind you

You've probably heard news reports about companies that have broken their promises. Such corporate behavior can shake a young person's confidence. At MassMutual, we are committed to maintaining high ethical standards. We know how much is riding on our decisions. Our bar is set higher and we expect more of ourselves and our Financial Services Representatives.

The entrepreneurial spirit

This is not a franchise opportunity; you won't find yourself all alone, trying to start a business from scratch and struggling to learn how every facet of the operation should work. Your firm will assist you with administrative items so you can focus on the entrepreneurial activities that get results — like meeting people and explaining how you can help them. As with any start-up business, it will take a strong commitment and a lot of hard work. You'll have to put in the time to get where you want to go. But once you're up and running, you gain certain advantages of independence, working where and when it fits your lifestyle.

* MassMutual is one of the top 100 companies on the *FORTUNE*® 500 list — ranked 76 (*FORTUNE*® Magazine, June 15, 2016).

"If you've ever dreamed of starting your own venture, but didn't think it was possible straight out of college, we've got an opportunity where you can feel that satisfaction now, while you learn the business of a Financial Services Representative with all the support and experience of a MassMutual firm behind you."

We don't just talk strong. We are strong.

MassMutual was founded in 1851 and — for over 165 years — we've kept our strength, our integrity and our customer focus.

We are a mutual company committed to long-term strength and stability to help our customers meet their financial goals. We operate for the benefit of our policyowners.

Built on more than a century-and-a-half of financial strength and customer service, MassMutual is a leading mutual life insurance company, providing a range of quality products — life insurance, disability income insurance, long-term care insurance, annuities, and retirement planning products.

Take the next step!

Launch a new career in the dynamic and exciting financial services industry. We have the resources, experience, passion and commitment to help you take your career to a new level. Your future is waiting.

FOR RECRUITING PURPOSES ONLY. NOT FOR USE WITH THE PUBLIC.

RC1141 920

CRN202104-246234