


Service and commitment that's grown locally

Our measures of community value – 2013





We take great pride in helping neighbors, friends, families, and business owners make good financial decisions, and we hold a strong belief that doing business the right way leads to long-lasting relationships with the communities we serve. Because what matters most to you, matters most to us.

Strength you can trust

As a general agency of Massachusetts Mutual Life Insurance Company (MassMutual), we are able to leverage their 163 years of experience to meet the many personal and business needs of local residents and firms. As a mutual company, MassMutual has taken a disciplined and prudent approach to business that puts the needs of its policyowners first. Staying true to this long-term philosophy, the company was able to increase its statutory surplus during 2013 and maintain financial strength ratings among the highest in the industry.¹ And MassMutual has paid dividends to eligible, participating policyowners consistently since the 1860s.²

MassMutual is committed to the communities it does business in as reflected by the over \$7 million in philanthropic support it provided in 2013. Included in this support is over \$709,000 in matched donations paid on behalf of MassMutual agents who participate in our Matching Gift Program, as well as \$125,000 in Community Service Award grants provided to non-profits to which our agents volunteer their time and talent. This support helps create a better quality of life and contributes to the economic vitality of our communities.

Our commitment to you

Our agency has made the same commitment to having a positive impact as MassMutual has done. Local residents and businesses rely on us to help them secure their financial futures, and our commitment doesn't end there; our community involvement 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.

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Our community ties as of December 31, 2013³

Strength in our numbers

Number of clients ⁴	39,209
Life insurance coverage in force ⁵	\$4,695,558,742
Life insurance benefits (claims) paid ⁶	\$17,164,951
Disability income insurance benefits (claims) paid ⁷	\$21,950,494
Client policy, contract, and account values ⁸	\$1,695,039,689
Dividends to whole life policyowners ⁹	\$14,839,765

Financial professionals you can trust, with credentials you can trust

With an emphasis on high professional standards regarding our agents' knowledge, ethics, and experience, we believe that specialized training and education are critical in reinforcing trust with our clients and creating a positive impact. Our mission is to continuously raise the level of professionalism of our agents and, by extension, the financial services industry as a whole.

Community involvement

In today's challenging economic times, it is especially important to balance our obligations to our clients with the responsibility we feel to our communities. Our employees, agents, and business associates have good reason to be proud of their association with MassMutual.

The following are organizations our agency has supported directly or that have recognized our agency for our impact in our community this year:

- Young Women's Breast Cancer Awareness Foundation
- American Heart Association
- Pressley Ridge

LifeBridgeSM free¹⁰ life insurance

MassMutual's LifeBridge program provides free¹⁰ \$50,000 10-year term life insurance policies to eligible parents or guardians. It is designed to help protect the dream of providing an education for a child if the insured parent or guardian dies during the 10-year term. As of year-end 2013, MassMutual and its general agencies across the country have provided over \$660 million in free life insurance coverage.

This agency alone has provided \$5,300,000 in free life insurance coverage over the course of LifeBridge's existence.

Securing financial futures

Three-year performance data:

\$61,394,107in disability insurance claims¹¹

\$51,062,377 in death benefits¹²

\$41,825,780 in dividends to policyowners¹³

Since 2006, MassMutual has ranked among *FORTUNE's* "World's Most Admired Companies" in the "Life & Health Insurance" industry category.¹⁴

¹ Ratings for MassMutual, C.M. Life Insurance Company and MML Bay State Life Insurance Company are as of 2/01/14 and are subject to change: A.M. Best:(A++); Fitch: (AA+); Moody's: (Aa2); Standard & Poor's: (AA+).

² Dividends are not guaranteed.

³ Data includes production from this MassMutual general agency and its detached offices.

⁴ An insured, owner, or payer of a MassMutual policy or contract.

⁵ Amount of individual life insurance in force as of 12/31/13 related to products issued by Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

⁶ Amount of individual life insurance claims paid from 1/1/13 to 12/31/13 related to products issued by Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

⁷ Amount of disability income insurance claims paid from 1/1/13 to 12/31/13 related to products issued by Massachusetts Mutual Life Insurance Company.

⁸ Includes values of MassMutual and subsidiary insurance companies' insurance and retirement products and investment products offered through MML Investors Services, LLC, a MassMutual subsidiary.

⁹ The amount of dividends to whole life policyowners in 2013.

¹⁰ MassMutual pays the premiums.

¹¹ Amount of disability income insurance claims paid from 1/1/11 through 12/31/13 related to products sold by Massachusetts Mutual Life Insurance Company.

¹² Amount of individual life insurance claims paid from 1/1/11 through 12/31/13 related to products sold by Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company, and MML Bay State Life Insurance Company.

¹³ The amount of dividends to whole life policyowners from 1/1/11 through 12/31/13.

¹⁴ *FORTUNE's* "World's Most Admired Companies" rankings for 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, and 2014 are found at the following website: www.money.cnn.com/magazines/fortune/mostadmired.

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