



**Together always has been,
always will be, a better way**

Relying on each other, we make a better way

When people rely on each other, they draw strength from one another. That's why at MassMutual, we "Live Mutual"—it's 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.

A mutual company dedicated to its policyowners and customers

Our commitment to you continued in 2022 as MassMutual® again paid out a dividend to benefit eligible participating policyowners. Dividends have been paid out every year since 1869¹. For our dedication to drive social impact in our local communities and our business, MassMutual was named a Top 50 Community-Minded Company that same year.²

MassMutual's vision is financial well-being for all Americans

Supporting this vision is The MassMutual Foundation's mission to create opportunities in your communities so that all families can build their financial capability and thrive. We deliver on this through targeted investments and collaboration with partners who share our goals. Two of our proprietary national programs, FutureSmart^{SM*} and LifeBridge^{SM**}, contribute to our success.



Living Mutual is our commitment to you




Our firm has made the same commitment to having a positive impact as MassMutual. Local families, residents, and businesses rely on us to help them secure their financial futures, and our community involvement is deeply important to us. Our time and resources invested are one more reason why we've earned the trust from so many in this area.

Living Mutual in our community as of December 31, 2022

STRENGTH IN OUR NUMBERS		
	Number of clients ³	30,817
	Life insurance coverage in force ⁴	\$7,033,510,477
	Life insurance benefits (claims) paid ⁵	\$38,507,011
	Disability income insurance benefits (claims) paid ⁶	\$6,022,360
	Client policy, contract, and account values ⁷	\$2,063,666,488
	Dividends to eligible participating whole life policyowners ⁸	\$30,710,925
COMMUNITY RESPONSIBILITY		
	LifeBridge (cumulative) coverage in force ⁹	\$2,750,000
	MassMutual Foundation Community Service Awards ¹⁰	\$25,000

Financial professionals you can rely on, experience you can trust

With an emphasis on high standards related to our financial professionals' 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 producers and, by extension, the financial services industry as a whole.

SECURING FINANCIAL FUTURES: OUR THREE-YEAR PERFORMANCE DATA		
	\$18,145,976	in disability insurance claims ¹¹
	\$108,351,976	in death benefits ¹²
	\$87,649,808	in dividends to eligible participating whole life policyowners ¹³



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* FutureSmart is a MassMutual Foundation national initiative that brings critical financial education to middle school and high school students, families, and educators.

** LifeBridge is an education-focused community service program providing free life insurance to working families who may not be able to afford life insurance.

¹ Dividends are not guaranteed.

² Points of Light, (June 2022).

³ An owner of a MassMutual policy or contract.

⁴ Amount of individual life insurance in force as of 12/31/22 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.

⁵ Amount of individual life insurance claims paid from 1/1/22 to 12/31/22 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 disability income insurance claims paid from 1/1/22 to 12/31/22 related to products issued by Massachusetts Mutual Life Insurance Company.

⁷ Includes values of MassMutual and subsidiary insurance companies' insurance and retirement products and investment products offered through MML Investors Services, LLC, a MassMutual subsidiary, in 2022.

⁸ The amount of dividends to eligible participating whole life policyowners in 2022.

⁹ Amount of cumulative LifeBridge coverage in force through 12/31/22. MassMutual's LifeBridgeSM program provides free \$50,000 ten-year term life insurance policies to eligible parents and legal guardians. MassMutual pays the premiums.

¹⁰ MassMutual and The MassMutual Foundation have provided charitable donations that recognize the volunteer commitment and community impact of financial professionals since 1997.

¹¹ Amount of disability income insurance claims paid from 1/1/20 to 12/31/22 related to products sold by Massachusetts Mutual Life Insurance Company.

¹² Amount of individual life insurance claims paid from 1/1/20 to 12/31/22 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 1/1/20 to 12/31/22.

