

MassMutual® Strength and Performance

At-A-Glance

The Dividend Difference
#LI1011



Educational guide that provides a high-level description of what dividends are and the value they provide to our eligible participating whole life policyowners.

MassMutual's Dividend Interest Rate
Consistently Strong Historical Results
#LI7097



This brochure demonstrates that MassMutual's DIR has delivered competitive results with substantially less variability than hypothetical VUL investment options invested in equities, fixed income, and other types of assets.

A Simplified Look at How the Dividend Interest Rate is Applied
#LI7159



Explaining the dividend interest rate (DIR) has never been easier. Use this short piece to help educate your clients about how the DIR is applied to eligible participating whole life policies.

Dividend Interest Rates for Participating Life Insurance Policies
#LI7255



One-page reference guide that lists current and historical dividend interest rates going back to 1978.

A Commitment to Financial Strength and Value
#LI7286



Provides prospects with an overview of MassMutual's most recent financial results, company ratings and investment philosophy.

A 100-Year History of MassMutual's Dividends
#LI7354



Client brochure that demonstrates our history of performance and consistency using a timeline graph that depicts the total dividend payouts since 1900.

Historical Dividend Studies

#LI7954



Technical guide that includes historical dividend experience for three hypothetical policies dating back to 1980, complete with illustrated vs. actual values, cash values and total death benefit, and internal rates of return.

Whole Life Historical Dividend Interest Rate

#CI1059li



A 20 year dividend history for MassMutual and other companies that we compete against in the whole life insurance market.

Quality and Performance Brochure

#LI7602



Provides a detailed look at key competitive measures that help differentiate MassMutual in the current marketplace; use to demonstrate the company's enduring strength and long tradition of providing quality products and services to help customers achieve financial security.

Quality and Performance Matter Summary

LI7602s



Provides a summarized look at key competitive measures that help differentiate MassMutual in the current marketplace; use to demonstrate the company's enduring strength and long tradition of providing quality products and services to help customers achieve financial security.

Our Investment Philosophy – How we earn your confidence

#MS1003



This booklet provides the details on all aspects of MassMutual's investment portfolio. It discusses MassMutual's investment philosophy, portfolio management process, investment holdings and diversification and the quality of those holdings and investment liquidity. This booklet is addressed to the sophisticated consumer who is concerned about the asset quality underlying MassMutual insurance products.

MassMutual...

**Helping you secure what
matters most.**

Since 1851, our business decisions have been guided by our customers' needs. Today, we offer a wide range of financial products and services to help people secure their future and protect the ones they love.

Learn more at www.MassMutual.com
