

COMPANY PROFILE

# Massachusetts Mutual Life Insurance Company (MassMutual®)



## Why MassMutual?

Since 1851, MassMutual’s business decisions have been guided by a commitment to provide financial security and enduring value to our participating policyowners. We continue to be a mutual life insurance company that operates primarily for the benefit of these policyowners and one of the largest financial services firms in the United States. This has allowed us to take a long-term business approach that has delivered superior results while maintaining financial strength ratings that are among the highest in our industry. While MassMutual has grown to become a diversified financial services company, our purpose remains the same: **To help people secure their future and protect the ones they love.**



## Financial Strength Ratings<sup>1</sup> and Comdex Ranking<sup>2</sup>

A company’s claims-paying ability is based on its financial strength, so when it’s time to choose a company, financial strength ratings are an important aspect to consider.

<b>A++</b>	<b>AA+</b>	<b>Aa3</b>	<b>AA+</b>	<b>98</b>
AM Best	Fitch	Moody’s	Standard & Poor’s	Comdex
Superior	Very Strong	High Quality	Very Strong	

<sup>1</sup>Financial strength ratings are as of 09/01/24 and are subject to change. Ratings are for MassMutual and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company (Springfield, MA 01111-0001).

<sup>2</sup>MassMutual, C.M. Life Insurance Company, and MML Bay State Life Insurance Company have a Comdex ranking of 98 out of 100, which is a composite score of all the current financial strength ratings received from A.M. Best, Standard & Poor’s, Moody’s Investors Service, and Fitch. The Comdex ranking is not a rating itself. The ranking is as of 09/01/24 and subject to change.

Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Company (C.M. Life) and MML Bay State Life Insurance Company (MML Bay State), Springfield, MA 01111-0001. C.M. Life and MML Bay State are non-admitted in New York.

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