

# Update 2010

MassMutual is ranked among America's "Most Admired Companies" in its industry category by Fortune® magazine (as of March 22, 2010). MassMutual is also one of the leading companies in the United States, and ranked 93 on the Fortune® 500 List (as of May 3, 2010).

MassMutual has a long history of pre-eminent financial stability. This reputation is confirmed by financial strength ratings among the best in this industry.

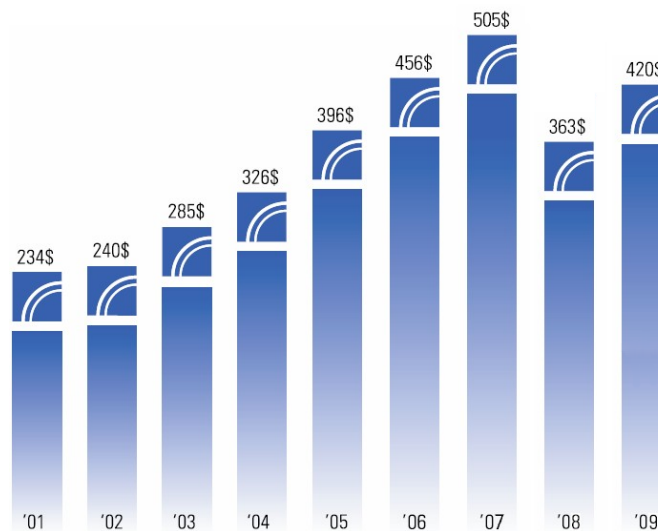
## Financial Strength Ratings\*

A.M. Best Company	<b>A++ (Superior)</b>
Fitch Ratings	<b>AA+ (Very Strong)</b>
Moody's Investors	<b>Aa2 (Excellent)</b>
Standard & Poor's	<b>AA+ (Very Strong)</b>

## Results of the MassMutual Financial Group\*\* (as of 31st December 2009) (in million US\$)

	2009	2008	2007	2006	2005	2004
Assets under management	419.744	363.264	505.445	456.000	396.000	326.000

## Assets under management (in billions)



*A solid reputation over its 150-plus years and a dedication to serving the needs of its customers has helped Massachusetts Mutual Life Insurance Company establish and maintain longstanding relationships - at the end of 2007, more than 1,8 million policies had been in force with MassMutual for more than 50 years.*

\* Ratings are subject to change. This information is current as of April, 1 2010. The ratings given above are only for Massachusetts Mutual Life Insurance Company, MML Bay State Life Insurance Company and C.M. Life Insurance Company, all of which are licensed to conduct insurance business in the U.S. The above-mentioned ratings are not for any other company in the MassMutual Financial Group. The above-mentioned ratings are not for MassMutual Europe S.A.

\*\* MassMutual Financial Group is a marketing designation of Massachusetts Mutual Life Insurance Company ("MassMutual") and its affiliates. MassMutual Europe S.A. is a subsidiary of Massachusetts Mutual Life Insurance Company