

Massachusetts Mutual Life Ins

Group Affiliation: MassMutual Financial Group
Address: 1295 State Street
 Springfield MA 01111
Phone: 413-788-8411

Domicile: MA
NAIC Number: 65935
Year Established: 1851
Company Type: Mutual

Ratings

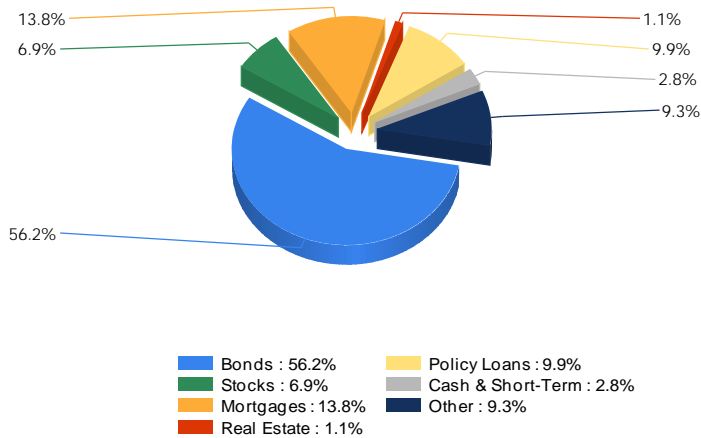
A.M. Best Company(Best's Rating, 15 ratings) A++ (1)
 Standard & Poor's(Fin. Strength, 20 ratings) AA+ (2)
 Moody's(Fin. Strength, 21 ratings) Aa2 (3)
 Fitch Ratings(Fin. Strength, 21 ratings) AA+ (2)
 Comdex Ranking(Percentile in Rated Companies) 98

Assets & Liabilities

Total Admitted Assets 155,648,728
 Total Liabilities 142,961,844
 Separate Accounts 52,340,206
 Total Surplus & AVR 14,615,155
 As % of General Account Assets 14.1%

Invested Asset Distribution

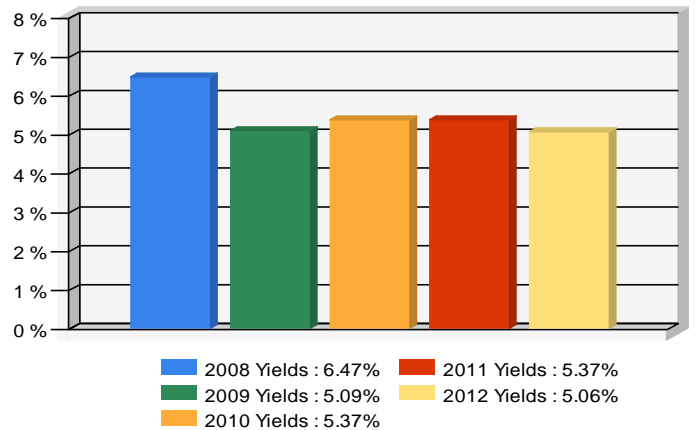
Total Invested Assets 101,161,403



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.47%



Net yield on mean invested assets

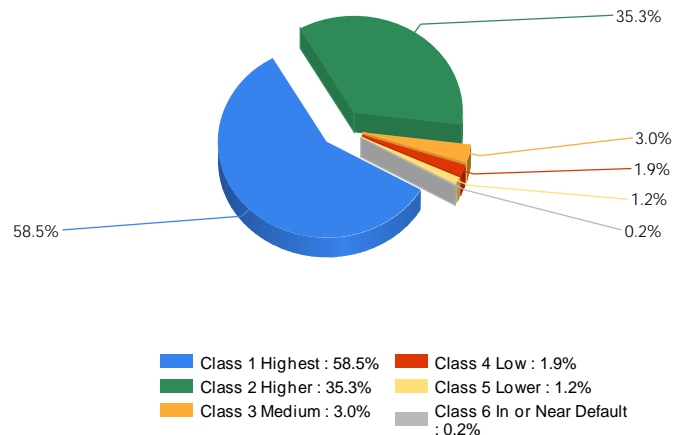
Non-Performing Assets

Bonds In or Near Default 0.8%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.8%
 As a Percent of Invested Assets 0.1%

Income & Earnings

Total Income 25,851,475
 Net Premiums Written 20,309,458
 Earnings Before Dividends and Taxes 1,916,733
 Net Operating Earnings 646,522

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2012 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 14, 2013.

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