

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

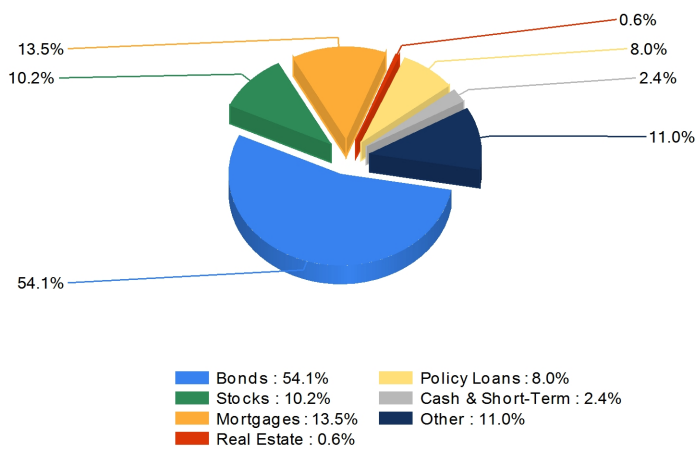
A.M. Best Company(Best's Rating, 15 ratings)	A++
Standard & Poor's(Fin. Strength, 20 ratings)	AA+
Moody's(Fin. Strength, 21 ratings)	Aa2
Fitch Ratings(Fin. Strength, 21 ratings)	AA+
Comdex Ranking(Percentile in Rated Companies)	98

Assets & Liabilities

Total Admitted Assets	223,670,466
Total Liabilities	208,246,976
Separate Accounts	62,203,996
Total Surplus & AVR	18,601,498
As % of General Account Assets	11.5%

Invested Asset Distribution

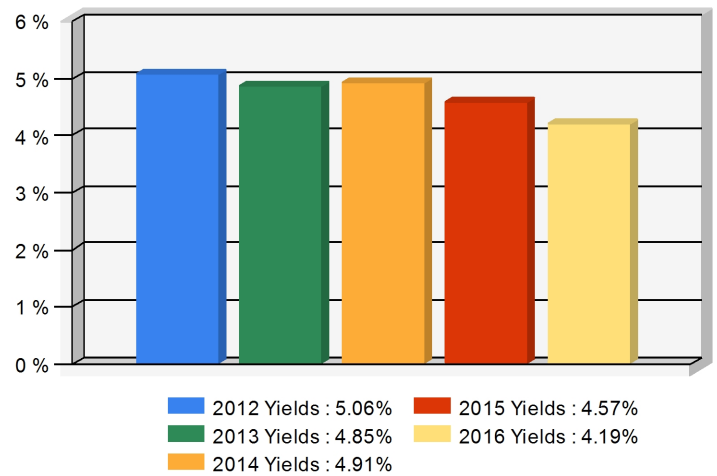
Total Invested Assets 154,886,062



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 4.72%



Net yield on mean invested assets

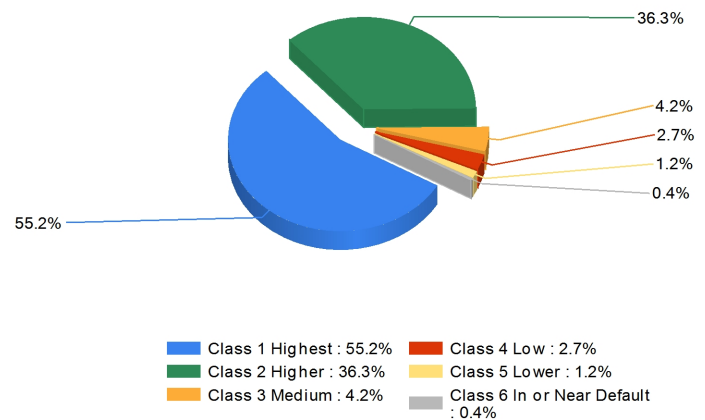
Non-Performing Assets

Bonds In or Near Default	1.9%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.9%
As a Percent of Invested Assets	0.2%

Income & Earnings

Total Income	29,049,454
Net Premiums Written	21,408,423
Earnings Before Dividends and Taxes	1,433,741
Net Operating Earnings	194,529

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 2016 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2017.

Presented by: Seixas Milner, Milner Group, 833 Hurricane Shoals Road, Lawrenceville, GA 30043 Phone: (800) 926-9206 Email: Support@milnergroup.com

List of Company Ratings

Company: Massachusetts Mutual Life Ins
Domicile: MA
Established: 1851

A.M. Best Company Rating

A++

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

AA+

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

Moody's Financial Strength Rating

Aa2

Insurance companies rated Aa offer excellent financial security. Together with the Aaa group, they constitute what are generally known as high-grade companies. They are rated lower than Aaa companies because long-term risks appear somewhat larger.

Fitch Ratings' Insurer Financial Strength Rating

AA+

Very strong. 'AA' IFS ratings denote a very low expectation of ceased or interrupted payments. They indicate very strong capacity to meet policyholder and contract obligations. This capacity is not significantly vulnerable to foreseeable events.

Comdex Ranking - VitalSigns Composite Index

98

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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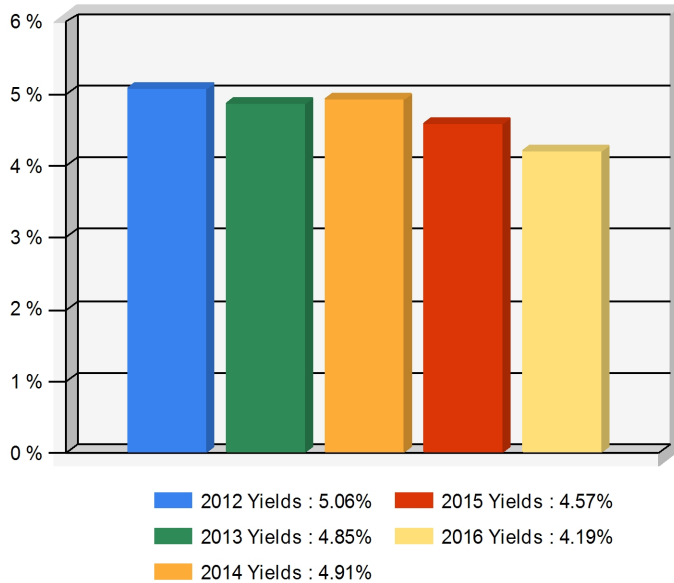
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of June 01, 2017. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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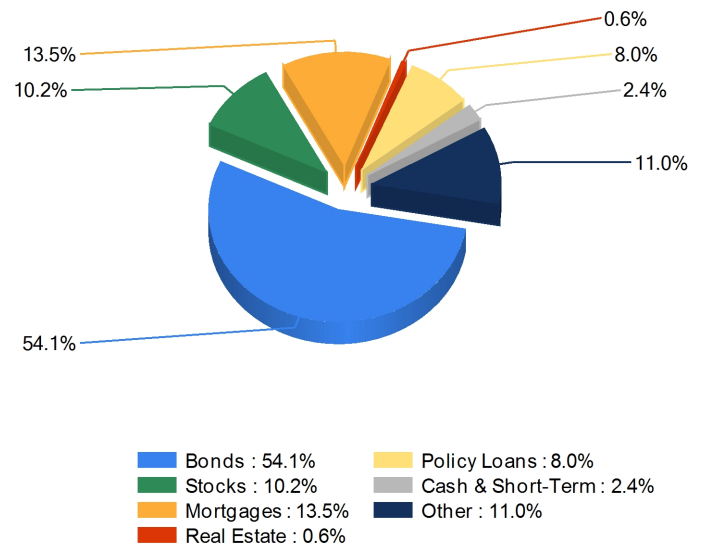
Massachusetts Mutual Life Ins

5 Year Investment Yields



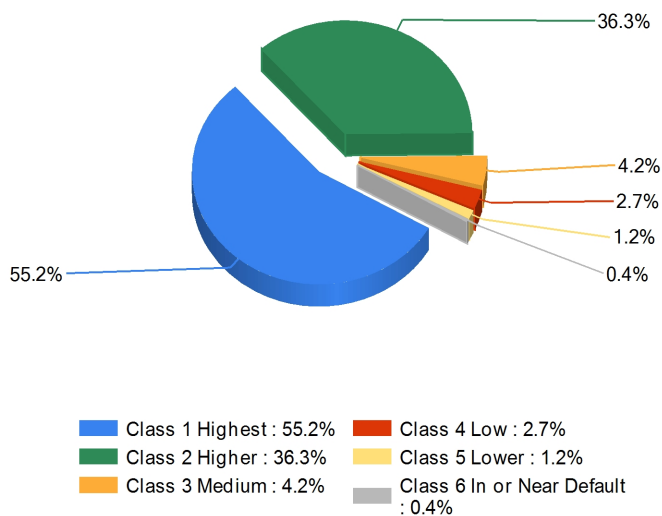
Net yield on mean invested assets

Invested Asset Distribution



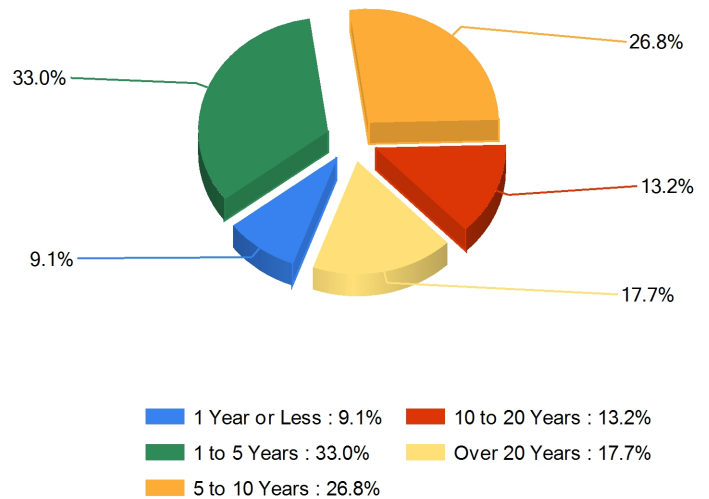
Distribution of the invested assets

Bond Quality



Distribution of bond classes

Bond Maturity



Distribution of bond maturity

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