

Take your practice further, faster with MassMutual's 170+ years of financial strength and stability.

A leader in financial strength.

Through prosperous and turbulent times, mutual ownership has helped us deliver long-term value to policyowners. We've retained more than 124,550 policyowners for 50 years or longer as of December 21, 2021.

In fact, MassMutual® financial strength ratings are among the highest of any company in any industry.¹



Standard & Poor's
(Very Strong)

AA+

Moody's Investors Service
(High Quality)

Aa3

AM Best
(Superior)

A++

Fitch Ratings
(High Quality)

AA+



A history of exceptional dividend payouts.

As a mutual company, we've created value for policyowners through our track record of paying dividends – even during economic downturns. Our 2022 dividend payout was the largest in company history, at an estimated \$1.85 billion.²

Although dividends aren't guaranteed, we've been able to pay them every year since 1869.

Reliability on record.

Instill confidence in your clients with results as strong as your practice. Our commitment to your success is reflected in MassMutual's financial performance – and 2021 was proof of this.



“We recorded one of the best years in our history while expanding the ways we reach people, improving our customer experience, and strengthening our communities.”

Roger Crandall
Chairman, President,
and Chief Executive Officer

\$895B+
Life insurance protection in force

\$460B
Assets under management³

\$1.85B
Policyowner dividends

\$235B
Total invested assets

\$7B
Life insurance and annuity benefits

\$33B
Total adjusted capital⁴

\$13B
Record annuity sales for fourth consecutive year⁵

\$767M
Weighted Whole Life insurance sales⁶

Committed to investing in digital platforms.

At MassMutual, we embrace leading-edge technology so you can deliver your clients the efficiency they deserve. Investing in digital tools helps financial professionals focus on what matters most: winning more business.



Connecting financial professionals across the country.

We believe a financial practice can only be as strong as its people. It's why our team has looked after financial professionals, and why we continue collaborating with professionals across America today.

7,500+
Financial professionals

6,000+
Employees nationwide



“Throughout MassMutual's history, we've known that the world is better when we all look out for each other. We call that mindset Live Mutual.”

Roger Crandall
Chairman, President,
and Chief Executive Officer



Uncovering untapped business potential.

MassMutual policyowners get access to products for investments, financial planning, and protection. By investing in strategically aligned insurance and financial service businesses, we can deliver greater long-term value to policyowners and fuel future growth.

MassMutual
Trust Company, FSB

MassMutual
Ventures

MassMutual Ascend
Life Insurance Company

Invesco

Non-Participating
Insurance & Annuities

BARINGS

Rothesay

YF FINANCIAL
云锋金融

Take your practice further. Join MassMutual today.



¹ Ratings are as of 9/1/2022 and apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.
² Dividends are determined annually, subject to change, and are not guaranteed.
³ Assets Under Management (AUM) include assets and certain external investment funds managed by MassMutual subsidiaries, including Barings.
⁴ As of 12/31/21
⁵ Annuity sales include Great American Life Insurance Company annuity sales of \$2.4 billion from the first five months of 2021, before MassMutual acquired the company.
⁶ Weighted sales are based on annualized new premium, with single premium payments calculated at 10 percent.