


Service and commitment that's grown locally

Our measures of community value – 2014





We take great pride in helping neighbors, friends, families, and business owners make good financial decisions, and we hold a strong belief that doing business the right way leads to long-lasting relationships with the communities we serve. Because what matters most to you, matters most to us.

Strength you can trust

As a general agency of Massachusetts Mutual Life Insurance Company (MassMutual), we are able to leverage their 164 years of experience to meet the many personal and business needs of local residents and firms. As a mutual company, MassMutual has taken a disciplined and prudent approach to business that puts the needs of its policyowners first. Staying true to this long-term philosophy, the company was able to increase its statutory surplus during 2014 and maintain financial strength ratings among the highest in the industry.¹ And MassMutual has paid dividends to eligible, participating policyowners consistently since the 1860s.²

MassMutual is committed to the communities it does business in as reflected by the nearly \$11 million in philanthropic support it provided in 2014. Included in this support is over \$895,000 in matched donations paid on behalf of MassMutual agents who participate in the company Matching Gift Program, as well as \$155,000 in Community Service Award grants provided to non-profit organizations. This support helps create a better quality of life and contributes to the economic vitality of our communities.

Our commitment to you

Our agency has made the same commitment to having a positive impact as MassMutual has done. Local residents and businesses rely on us to help them secure their financial futures, and our commitment doesn't end there; our community involvement is deeply important to us, and our time and resources invested are one more reason why we've earned the trust from so many in this area.

MassMutual New Jersey-NYC
1140 Route 22 East
Suite 202
Bridgewater, NJ 08807
908-704-1800
www.nj-nyc.massmutual.com

Our community ties as of December 31, 2014³

Strength in our numbers

Number of clients ⁴	12,150
Life insurance coverage in force ⁵	\$3,926,571,462
Life insurance benefits (claims) paid ⁶	\$2,379,181
Disability income insurance benefits (claims) paid ⁷	\$1,081,900
Client policy, contract, and account values ⁸	\$275,881,205
Dividends to whole life (WL) policyowners ⁹	\$1,117,221

Financial professionals you can trust with credentials you can trust

With an emphasis on high professional standards in our producers' knowledge, ethics, and experience, we believe that specialized training and education are critical in reinforcing trust with our clients and creating a positive impact. Our mission is to continuously raise the level of professionalism of our producers and, by extension, the financial services industry as a whole.

Community involvement

It is especially important to balance our obligations to our clients with the responsibility we feel to our communities; and it is for this reason that employees, agents, and business associates are proud of their association with MassMutual – as well as for our support of national organizations including Easter Seals and Junior Achievement.

MassMutual FutureSmartSM Challenge

Held in collaboration with select NBA teams, the MassMutual FutureSmart Challenge is a national program that offers middle school students the opportunity to learn about smart educational and financial choices in an exciting interactive seminar. The goal of the program is to empower and challenge young leaders to take positive steps toward a successful career and financial security for themselves, their families, and their communities.

MassMutual's LifeBridgeSM free¹⁰ life insurance program

LifeBridge provides \$50,000 ten-year term life insurance policies to eligible parents or guardians. It is designed to help protect the dream of providing an education for a child if the insured parent or guardian dies during the ten-year period. As of year-end 2014, MassMutual and its general agencies across the country have provided over \$670 million in free life insurance coverage.

Our agency alone has provided \$9,850,000 in free life insurance coverage over the course of LifeBridge's existence.

Securing financial futures

Our three-year performance data:

\$3,426,628.....	in disability insurance claims ¹¹
\$13,983,644.....	in death benefits ¹²
\$2,531,296.....	in dividends to WL policyowners ¹³

Since 2006, MassMutual has ranked among *FORTUNE's* "World's Most Admired Companies" in the "Life & Health Insurance" industry category.¹⁴

¹ Financial strength ratings are as of 2/1/14 and are subject to change: A.M. Best (A++); Fitch (AA+); Moody's (Aa2); Standard & Poor's (AA+). Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082).

² Dividends are not guaranteed.

³ Data includes production from this MassMutual general agency and its detached offices.

⁴ An insured, owner, or payer of a MassMutual policy or contract.

⁵ Amount of individual life insurance in force as of 12/31/14 related to products issued by Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

⁶ Amount of individual life insurance claims paid from 1/1/14 to 12/31/14 related to products issued by Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

⁷ Amount of disability income insurance claims paid from 1/1/14 to 12/31/14 related to products issued by Massachusetts Mutual Life Insurance Company.

⁸ Includes values of MassMutual and subsidiary insurance companies' insurance and retirement products and investment products offered through MML Investors Services, LLC, a MassMutual subsidiary.

⁹ The amount of dividends to whole life policyowners in 2014.

¹⁰ MassMutual pays the premiums.

¹¹ Amount of disability income insurance claims paid from 1/1/12 through 12/31/14 related to products sold by Massachusetts Mutual Life Insurance Company.

¹² Amount of individual life insurance claims paid from 1/1/12 through 12/31/14 related to products sold by Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company, and MML Bay State Life Insurance Company.

¹³ The amount of dividends to whole life policyowners from 1/1/12 through 12/31/14.

¹⁴ *FORTUNE's* "World's Most Admired Companies" rankings for 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013 and 2014 are found at the following website: www.money.cnn.com/magazines/fortune/mostadmired.

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