

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

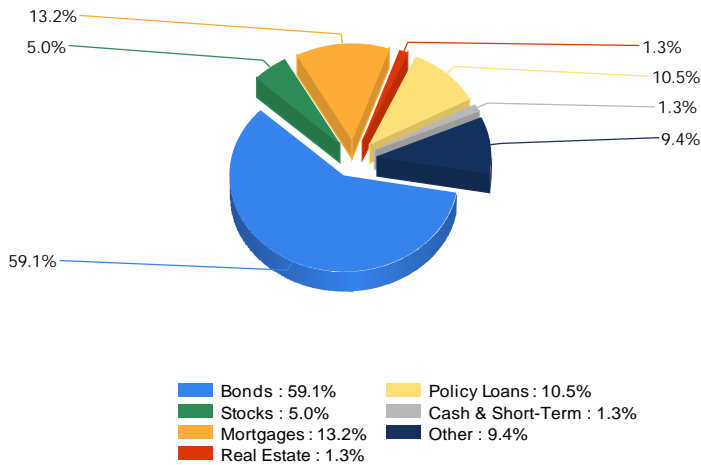
A.M. Best Company(Best's Rating, 15 ratings) A++
 Standard & Poor's(Fin. Strength, 20 ratings) AA+
 Moody's(Fin. Strength, 21 ratings) Aa2
 Fitch Ratings(Fin. Strength, 21 ratings) AA+

Assets & Liabilities

Total Admitted Assets 129,290,316
 Total Liabilities 118,937,915
 Separate Accounts 41,315,528
 Total Surplus & AVR 11,780,196
 As % of General Account Assets 13.4%

Invested Asset Distribution

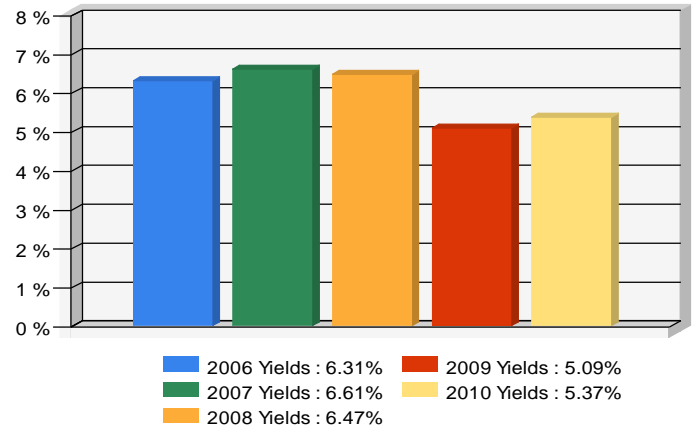
Total Invested Assets 85,091,665



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 5.97%



Net yield on mean invested assets

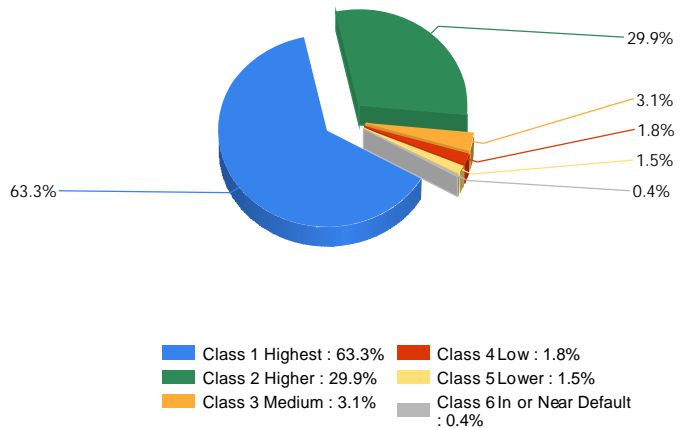
Non-Performing Assets

Bonds In or Near Default 1.6%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 1.6%
 As a Percent of Invested Assets 0.2%

Income & Earnings

Total Income 16,139,662
 Net Premiums Written 11,158,497
 Earnings Before Dividends and Taxes 1,730,941
 Net Operating Earnings 772,130

Bond Quality



Distribution of bond classes

Data for Year-End 2010 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2011.

Presented by: George V Blaha, CLU, The BOLI Group, 18500 Lake Road, Suite 220, Cleveland, OH 44116-1744 Phone: 440-356-8858 Email: george.blaha@boligroup.com