

Massachusetts Mutual Life Ins

Group Affiliation: Massachusetts Mutual Life Grp
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)	Aa3 (4)
Fitch Ratings(Fin. Strength, 21 ratings)	AA+ (2)
Weiss(Safety Rating, 16 ratings)	B- (6)
Comdex Ranking(Percentile in Rated Companies)	98

Assets & Liabilities

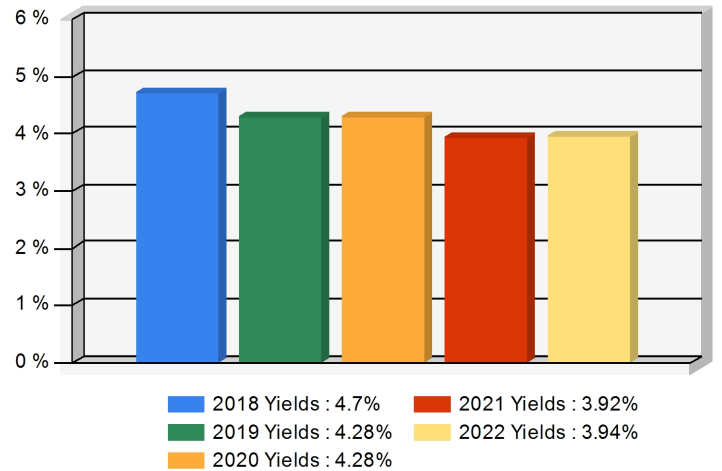
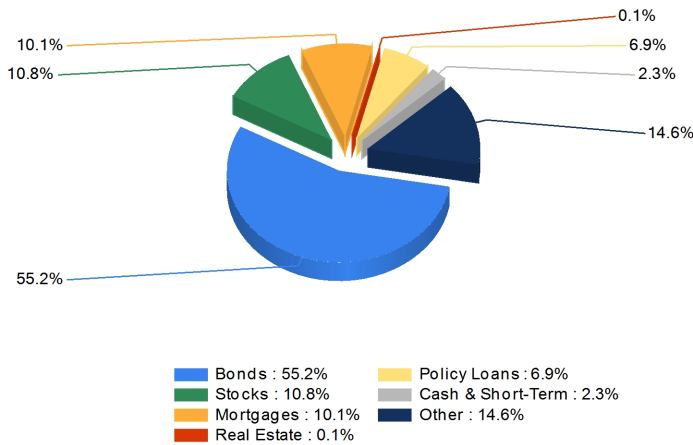
Total Admitted Assets	310,579,740
Total Liabilities	282,638,682
Separate Accounts	53,413,805
Total Surplus & AVR	33,615,403
As % of General Account Assets	13.1%

Invested Asset Distribution

Total Invested Assets 247,198,198

5 Year Investment Yields

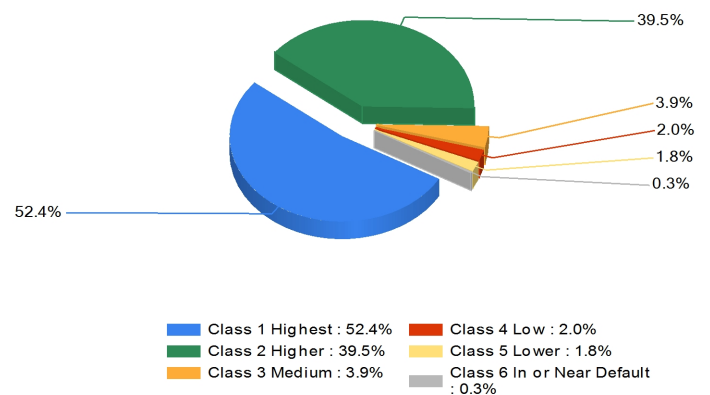
5 Year Average 4.22%



Non-Performing Assets

Bonds In or Near Default	1.3%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	1.3%
As a Percent of Invested Assets	0.2%

Bond Quality



Income & Earnings

Total Income	33,964,865
Net Premiums Written	23,496,212
Earnings Before Dividends and Taxes	2,247,253
Net Operating Earnings	405,852

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 2022 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 16, 2023.

Presented by: www.fmiAgent.com, Financial Markets Inc, PO BOX 3980, RAPID CITY, SD 57709 Phone: 605-342-2438 Email: Marketing@fmiAgent.com

List of Company Ratings

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

A.M. Best Company Rating

A++ (1)

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+ (2)

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

Moody's Financial Strength Rating

Aa3 (4)

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+ (2)

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.

Weiss Safety Rating

B- (6)

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

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 October 16, 2023. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

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