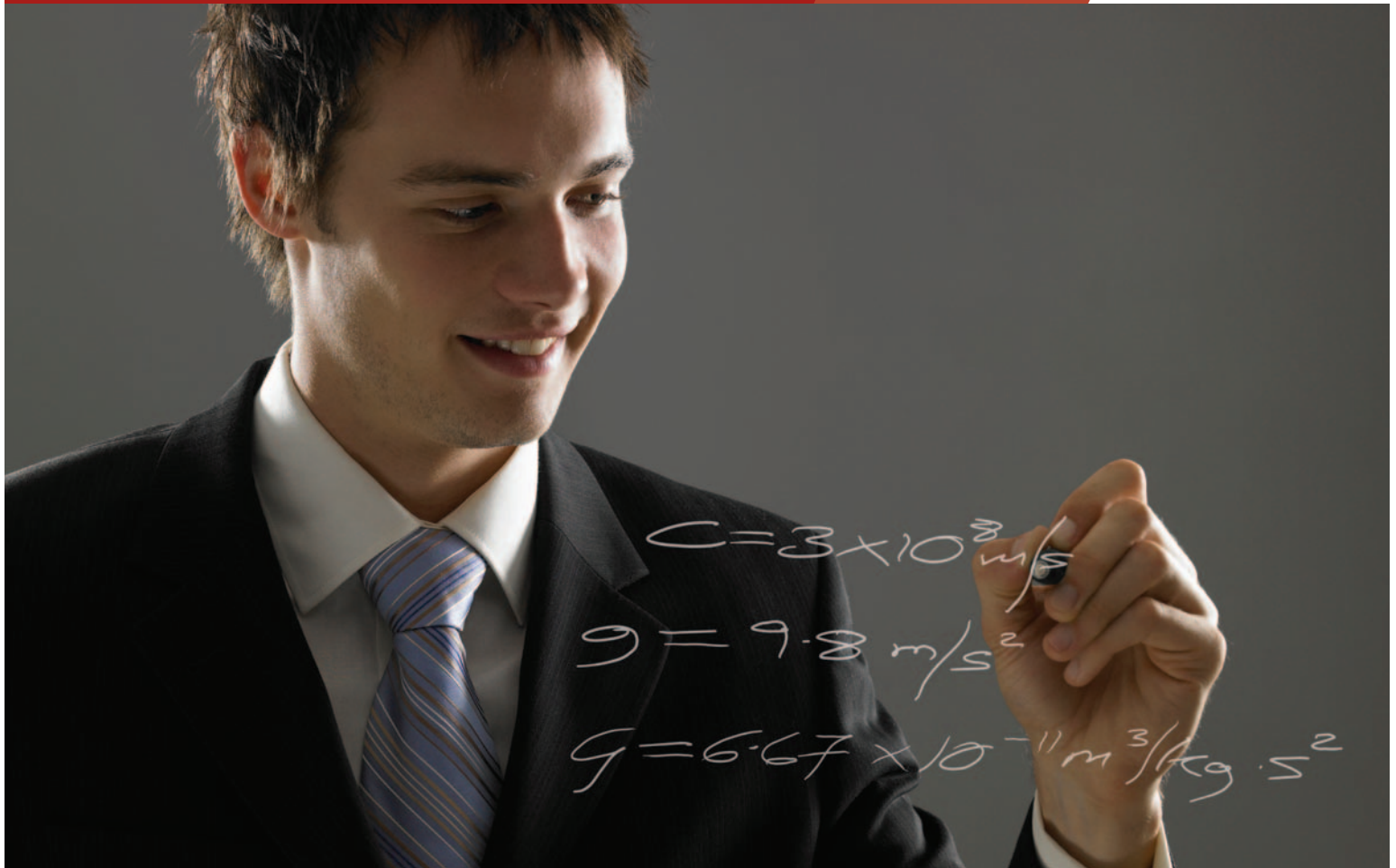


A **Career Planning** Guide
for Individuals

We like your background.

We're looking for talented individuals with leadership potential for our Actuarial Student Program.



Career Strategies



We'll help you get there.®



We foster respect for our employees, and provide a culture where each individual has the opportunity to be just that, an individual. Our impressive array of talented employees enables us to provide exceptional service to our continually expanding, diverse client base. The strong growth of our business, ongoing development of new products and expansion into new markets is dependent on the inclusive work environment we maintain.

About MassMutual

Founded in 1851 and headquartered in Springfield, Massachusetts,

MassMutual is built on more than a century-and-a-half of financial strength and customer service with \$363 billion in total assets under management¹ at year-end in 2008.

Our family of companies serves the needs of our clients by providing a broad-based portfolio of financial products and services including: life insurance, investments, annuities, disability income insurance, retirement planning, trust services, mutual funds and long-term care insurance.

A career at one of MassMutual's corporate locations or affiliated companies offers the growth potential you expect from a company ranked among the world's "most admired companies." MassMutual Financial Group draws on a wide range of talent and experience to lead our rapidly expanding family of companies. Our benefits package is extremely competitive and is available to new employees on their first day of employment.

Financial strength ratings

MassMutual builds confidence among policyholders with outstanding financial performance. Financial strength ratings are a key measure of a company's ability to meet its financial obligations to its policyholders, and MassMutual's financial strength ratings are some of the highest in any industry.

Company facts:

- Ranked 135 on the Fortune 500 by *Fortune Magazine* (May 4, 2009)
- Ranked among World's "Most Admired Companies" by *Fortune magazine* (March 16, 2009)
- Nearly \$7 million in donations to our community
- More than 12,000 employees worldwide²



A global presence

In addition to more than 1,800 offices located throughout the United States, the MassMutual Financial Group Companies have a global presence.

¹ Assets under management include assets and certain external investment funds managed by our subsidiaries. All financial information is as of and for the year ended December 31, 2008.

² Full-time equivalent employees in the MassMutual Financial Group as of December 31, 2008.

“The Actuarial Student Program is recognized by our executive management as a strategically critical element to ensure we attract and develop future generations of talented actuarial and business leaders for MassMutual Financial Group. I am excited by our program and looking forward to helping our students realize their full potential.”



– **Isadore Jermyn**
Senior Vice President &
Chief Actuary

Learn more about MassMutual and career opportunities by visiting our web site www.massmutual.com/careers/opportunities

Actuarial Student Program overview

MassMutual values Actuaries and their key leadership role in helping MassMutual achieve its strategic goals. The Actuarial Student Program provides you with all the benefits needed to not only successfully pass actuarial exams but to prepare you for leadership roles throughout the organization.

As a student you will receive the following training and support:

Mentor – A senior actuarial leader is assigned to each student to provide career guidance, development, coaching and support.

Rotations – Expose students to a broad breadth of experiences as well as technical and industry knowledge.

Lunch & Learns – Networking lunch and learns enable actuarial students to interact with senior leaders at MassMutual including the President & CEO, CFO and Chief Actuary.

Actuarial Forums – Internal educational forums on a variety of topics including industry issues, line of business initiatives, major projects and many more topics.

Corporate Learning and Development Programs – Develop leadership competencies in areas such as interpersonal relations, business acumen, etc.

External Seminars & Meetings – Attending actuarial seminars and meetings is encouraged to enhance professional growth.

In addition MassMutual offers:

- A selective program focused on individual growth and development
- Paid study time
- Salary increases upon successfully passing each exam
- Bonuses if the student passes an exam on the first attempt
- Study materials, exam fees and exam seminars paid by MassMutual

Summer internship program

Summer internships are available for individuals considering a career in the actuarial field upon completion of a bachelor's degree. Interns work on key assignments throughout the enterprise that make a difference to the future of a business or corporate unit, meet regularly with a mentor, and gain exposure to senior actuaries through networking across the organization. Summer assignments are designed for interns to apply their education and gain valuable professional experience. Upon completion of a summer internship, those who exceed expectations could receive an offer for full-time employment upon graduation.

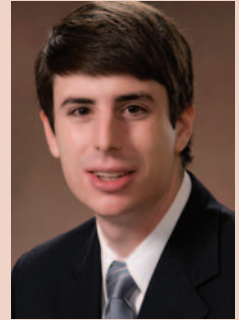
Internship highlights:

- Ability to apply your knowledge and skills and participate in high profile projects in a respected and highly rated company
- A mentor to work closely with you
- Support for your individual development plan, based on short and long-term goals
- Corporate learning and development programs
- Meetings with senior actuaries, and networking across business lines

Requirements

- BA or BS with a quantitative focus (e.g., Mathematics, Actuarial, Finance, Economics or related major)
- Cumulative GPA of 3.2 or higher
- Commitment to pursue Fellowship in Society of Actuaries
- Completion of 1 or more actuarial exams is desired but not required
- Strong computer skills (e.g., Excel, Word, Access)
- Solid analytical skills
- Strong communication and relationship building skills
- Ability to work independently and manage multiple projects
- Demonstration of MassMutual's Winning Ways; Act With Integrity, Focus on the Customer, Value People, Work Collaboratively and Achieve Results
- Must be legally authorized to work in the United States without sponsorship

"MassMutual's Actuarial Student Program allows an aspiring actuary to experience a broad spectrum of roles, achieving a deep understanding of the business in each position. Through events and networking opportunities, the program connects students to executives and actuaries at all levels of the company."



– **Stephen Smith**
Current Student &
Actuarial Consultant

“There are many reasons I chose MassMutual. It has a solid reputation, great benefits, and people that are wonderful to work with. I knew when I came here that I would be a better actuary because of the people and the program. You’re not just “one of the students” here. You’re a valued member of your team, the actuarial community, and the company.”



– **Susan Kennedy**
Current Student &
Actuarial Consultant

MassMutual benefits

Employees enjoy an excellent total compensation and benefits program, as well as an array of workplace amenities. MassMutual offers competitive base salaries and variable incentive opportunities at all levels, as well as annual performance evaluations to determine your pay and promotions.

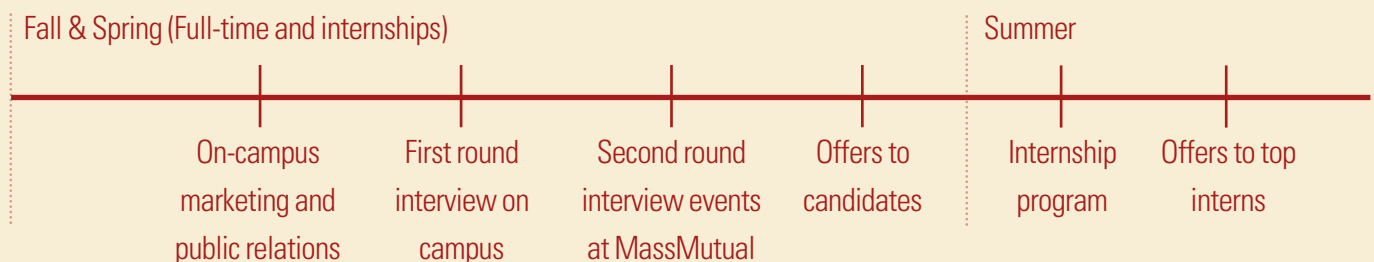
As you might expect from a company focused on preparing people for secure futures, MassMutual offers employees a company paid retirement plan, a 401(k) plan with a generous company match, life and disability income coverage and premium health insurance with a number of options.

In addition, our campuses are equipped with a number of helpful amenities and convenient services designed to save our employees time and money.

Although eligibility for some benefits varies with position and tenure, most benefits are available to every full-time employee beginning on their first day.

Learn more about MassMutual and career opportunities by visiting our web site www.massmutual.com/careers/opportunities.

Recruiting Timeline

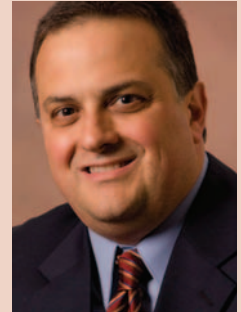


Work/Life Balance

We believe strongly in helping employees prioritize family life and their own well-being while achieving their goals on the job. Many employees choose to participate in company-sponsored cultural activities, sporting events and other recreational opportunities. And MassMutual's generous vacation and personal day policy helps promote the rest and revitalization needed to be an effective employee.

We also place tremendous value on the health and wellness of our employees. Our Employee Health Services offers employees access to on-site medical professionals and additional health services such as cholesterol and blood pressure screenings, workstation ergonomic reviews, smoking cessation programs, stress management courses and invaluable informational seminars.

"The student program gave me the extra study time I needed to complete the SOA exam requirements for FSA, allowing me to maintain a balance of work, study and personal time off."



– Joe DeLuca,
Graduate of the Program,
Assistant Vice President &
Actuary

What are the benefits like?*

- "Pay for Performance" compensation
- Company paid pension plan
- 401(k) savings plan with company match
- Excellent medical, dental and vision coverage
- Life insurance
- Short-term and long-term disability coverage
- Education/tuition reimbursement
- Flex time and generous vacation policy
- Flexible spending accounts
- Work-at-home opportunities
- On-site or nearby subsidized child care
- Adoption reimbursement program
- Matching gift program

Plus, onsite

- Fitness and wellness centers
- Credit union
- Barbershop and hair salon
- Blood donor program
- Cafeteria
- Dry cleaning service
- Employee health service clinic
- Film processing
- Gift shop
- Jewelry repair
- Notary public services
- Pharmacy services
- Package and shipping services
- Shoe repair, tailor/seamstress
- Travel agency offering discounted trips

* as of July, 2009 subject to change

