



## Five Essential Traits: What to look for in a financial services firm

### Research shows that individuals do better financially when they ask, plan and act.

In a recent *Hopes, Fears, and Reality* research study commissioned by Massachusetts Mutual Life Insurance Company (MassMutual), retirees who were most satisfied with their lives in retirement took specific steps to plan, including working with a financial advisor. In fact, 58 percent of the happiest retirees worked with a financial advisor and 93 percent find it helpful.

Recognizing that you may strengthen your financial position by working with a financial services professional is the first step. Knowing whom to work with is the second. So which traits are essential when looking for a financial services firm? **Turn the page to learn about five important traits to consider.**

# Five important traits to consider

## 1 | Worthy of your trust

Trust isn't built over night. It typically evolves over years and is strengthened by shared experiences in good times and bad. That's why it is important to choose a financial services firm with a long history of serving clients through varying political, social and economic climates. Consider the peace of mind that comes from working with a World's Most Ethical Company<sup>1</sup> and a 2018 *FORTUNE*<sup>®</sup> World's Most Admired Company<sup>2</sup>, like MassMutual, that has been earning clients' trust for over 165 years.

## 2 | Financial strength

Financial services firms make commitments to pay in the future. You want to be sure the company you choose will have the ability to meet its obligations. One way to assess financial strength is by consulting the ratings assigned by independent rating agencies. MassMutual has among the highest financial strength ratings in its industry<sup>3</sup>. In addition, MassMutual is ranked in the top 100 on the *FORTUNE*<sup>®</sup> 500 list<sup>4</sup>. To learn more, visit [massmutual.com](https://massmutual.com).

## 3 | Stronger together

Mutual companies, like MassMutual, are owned by and operated for the benefit and long-term interests of their members and participating policyowners. In fact, although not guaranteed, MassMutual has paid a dividend to eligible participating policyowners every year since 1869. MassMutual's Board of Directors has approved an estimated dividend payout of \$1.6 billion for 2018 to its eligible participating policyowners.

## 4 | Understands you

You should have comfort in knowing the financial service professionals who serve you understand your unique perspectives and needs. It's not enough for a company to say it understands your needs. For example, MassMutual recruits advisors of diverse backgrounds and works with those professionals to build capacity within their natural markets. Visit [massmutualcareers.com](https://massmutualcareers.com) to learn more.

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**A++ Superior** – A.M. BEST COMPANY

**AA+ Very Strong** – FITCH RATINGS

**AA+ Very Strong** – STANDARD & POOR'S

**AA2 Excellent** – MOODY'S INVESTORS SERVICE

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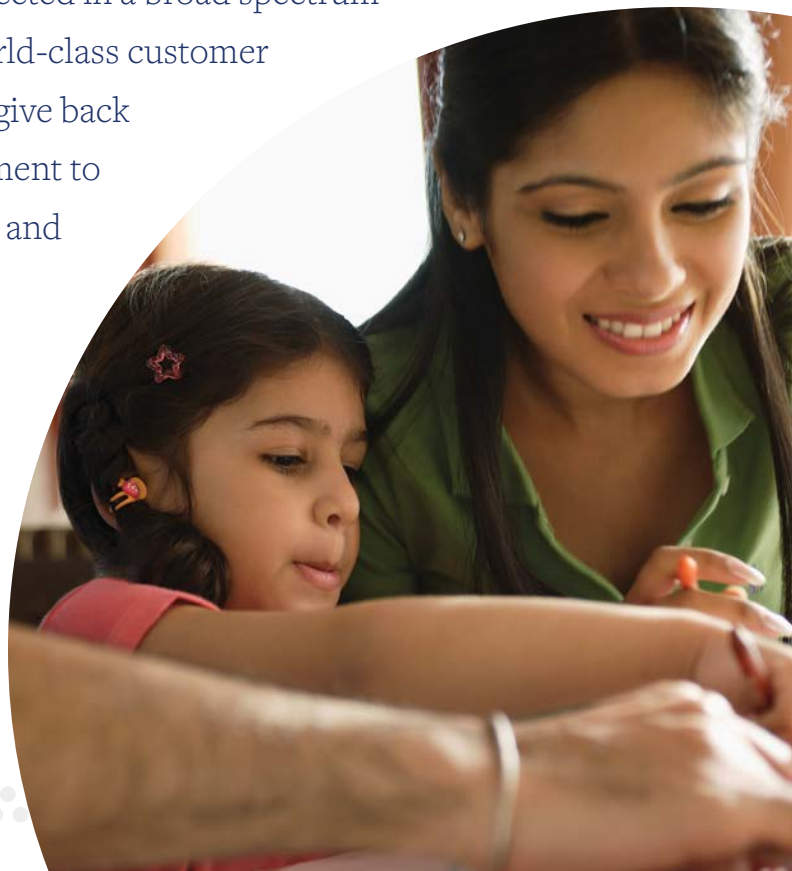
## 5 | Shares your values

One way to determine whether a company shares your values and beliefs is by learning about the causes it supports and the efforts it makes to improve society. We support the communities in which we serve and work through charitable contributions and leadership. For example, LifeBridge<sup>SM</sup>, our unique free life insurance program, helps children of income-eligible families pay for their education expenses if their insured parent or guardian passes away during the term of the policy (MassMutual pays the premiums). It's designed to help parents protect their dream of providing an education for their children – even if they can't be there to provide for them. To learn more, visit [massmutual.com/lifebridge](https://massmutual.com/lifebridge).

Whether you have a pressing need for immediate financial guidance, uncertain whether you've done everything possible to secure your future and protect the ones you love, or are considering a new career in financial services, know the attributes to look for in a financial services firm. When chosen well, the company who earns your trust today will be a resource your family can rely upon for generations to come.

MassMutual's **people-first** approach dictates how we serve both our customers and the communities where we serve, and is reflected in a broad spectrum of financial protection products and our world-class customer service. This approach also reflects how we give back to the community: with a steadfast commitment to helping people secure their financial futures and protect the ones they love.

Visit [www.massmutual.com](https://www.massmutual.com) for more information.



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For more than 165 years, we've helped families reach their financial goals. And with our expanding network of financial professionals, we're ready to help yours.  
Please visit [www.massmutual.com](http://www.massmutual.com) for more information.

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<sup>1</sup> Named a World's Most Ethical Company<sup>®</sup> by the Ethisphere Institute for the fifth year in a row, February 12, 2018.

<sup>2</sup> Named on *FORTUNE*<sup>®</sup> Magazine's World's Most Admired Companies list, *FORTUNE*<sup>®</sup> Magazine, January 19, 2018.

<sup>3</sup> Financial strength ratings are as of February 1, 2018: A.M. Best Company: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa2 (Excellent); Standard & Poor's: AA+ (Very Strong). Ratings apply to Massachusetts Mutual Life Insurance Company (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company (Enfield, CT 06082). Ratings are subject to change.

<sup>4</sup> *FORTUNE*<sup>®</sup> Magazine, June 15, 2017.

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