

Our Reputation

MassMutual has an excellent reputation in disability benefits claim practices. As part of our commitment to providing the highest quality service to our more than 200,000 policyowners as of October, 2005, we adhere to strict ethical standards and processes. We are proud of our caring and committed disability income insurance professionals – who offer personalized service to insureds during their unique transitional period of disability – and of MassMutual’s demonstrated track record of outstanding integrity and financial strength.

1 Meet our Dedicated Team

MassMutual’s disability benefits team consists of registered nurses, physicians, vocational counselors, psychologists, chiropractors, certified public accountants, attorneys and certified rehabilitation counselors. Our disability income insurance examining staff has an average of seven years experience with disability income insurance as of October, 2005, and our management team averages 16 years experience as of October, 2005. Our caring and committed staff offers personalized service so our policyowners’ needs are met promptly and efficiently.

2 Witness our Commitment to Pay

Our benefit payment history (including waiver of premium) illustrates how much we’ve paid our policyowners over the past 5 years. Our commitment has helped policyowners protect what’s important to them.

2004:	\$243 million
2003:	\$231 million
2002:	\$212 million
2001:	\$196 million
2000:	\$191 million

3 Seek Comfort in our Business Practices

A member of the International Claim Association (ICA), MassMutual strives to abide by and exceed the high standards of performance requirements of ICA members, and to adhere to our own philosophy of serving our policyowners to the best of our abilities based on objective practices. Many of our disability benefits team members hold professional designations in many industry associations, including Associate Life & Health Claims (ALHC) and Fellow Life & Health Claims, among others.



INVEST

INSURE

RETIRE

Take Advantage of our Rehabilitation Services

Whenever possible, MassMutual works with the insureds, attending physician and employer to assist in returning a claimant to a productive work life with our rehabilitation services. Return to work is encouraged. Examples of vocational rehabilitation services for qualified claimants who return to their own occupation include: ergonomic assistance and modifications, accommodations for assistive technology, and work schedule and task modifications. For those going into new occupations, we offer job development and placement, labor market research, retraining and other services.

Why MassMutual?

Most people don't realize the risk of becoming disabled as the result of an illness or injury at some point in their lives – or how it can affect their ability to work, to earn an income, and to provide for themselves, their families, or their businesses. Massachusetts Mutual Life Insurance Company (MassMutual) has been providing disability income insurance benefits since 1965, and has helped many people in their unexpected time of need. We are ranked among *Fortune's* "Most Admired Companies" in our industry category (*according to Fortune Magazine, March 7, 2005*).

MassMutual Financial Group is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and is comprised of member companies with \$326 billion in assets under management¹ as of December 31, 2004. We are a global, growth-oriented, diversified financial services organization providing life insurance, annuities, disability income insurance, long term care insurance, retirement planning products, structured settlement annuities, trust services², money management, and other financial products and services.

Assess Your Needs Today.

Your financial services needs and satisfaction with MassMutual are of the utmost importance to us. To help assess your personal needs and to learn more, please visit www.halfapaycheck.com or www.massmutual.com/halfapaycheck.

¹ Assets under management include assets and certain external investment funds managed by our subsidiaries.

² Trust services provided by The MassMutual Trust Company, FSB.

Visit www.halfapaycheck.com to learn more about disability income insurance protection.

