

# MassMutual

**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

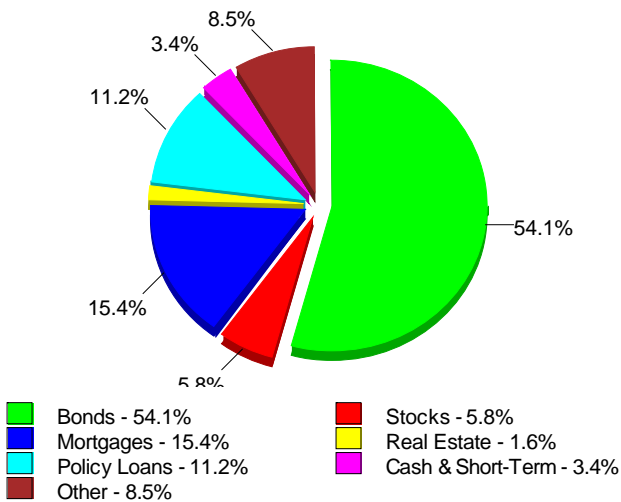
A.M. Best Company(Best's Rating, 15 ratings)	A++ (1)
Standard & Poor's(Financial Strength, 20 ratings)	AAA (1)
Moody's(Financial Strength, 21 ratings)	Aa1 (2)
Fitch Ratings(Financial Strength, 21 ratings)	AAA (1)
TheStreet.com(Safety Rating, 16 ratings)	A (2)
Comdex(Percentile in Rated Companies)	99

## Assets & Liabilities

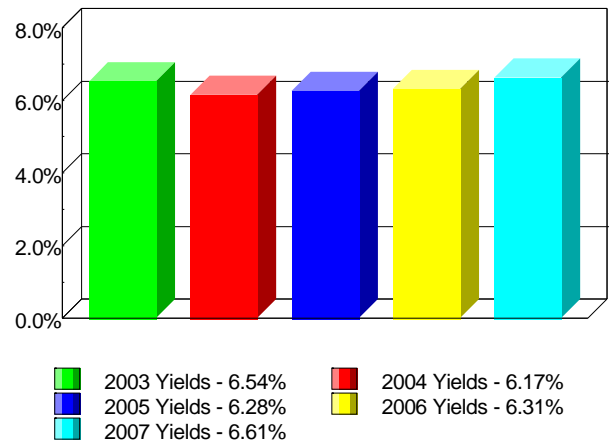
Total Admitted Assets	119,085,813
Total Liabilities	111,077,665
Separate Accounts	42,708,540
Total Surplus & AVR	9,522,803
As % of General Account Assets	12.5%

## Invested Assets

Total Invested Assets 74,280,405



## Investment Yields



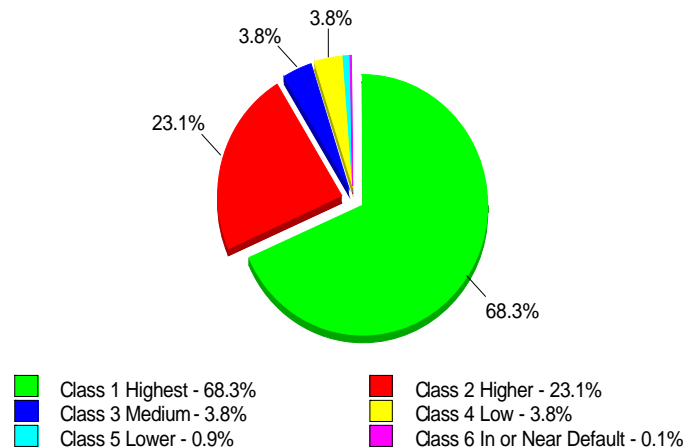
5 Year Average

6.38%

## Non-Performing Assets

Bonds In or Near Default	0.7%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.1%
Total Non-Performing Assets/Surplus & AVR	0.8%
As a Percent of Invested Assets	0.1%

## Bond Quality



## Income & Earnings

Total Income	17,908,514
Net Premiums Written	12,834,014
Earnings Before Dividends and Taxes	2,061,836
Net Operating Earnings	570,703

Data for Year-End 2007 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2008.

Presented by: Charles Krugh, Doctor Disability Insurance, 1271 Puerta Del Sol, Suite 100, San Clemente, CA 92673 Phone: 866-899-7318 Email: chuck@doctordisability.com