Career Opportunities
for Career Changers

‘Unconventional’ your career.

MassMutual
FINANCIAL GROUP®
ARIZONA

‘Unlimit’ your future.

Life is short. Opportunities with us are endless. So what are you waiting for?

With MassMutual at your side, you’ll be a vital asset to your community, a respected professional who shares valuable perspectives with business leaders and individuals alike.

You will have the opportunity to help people secure their lives and overcome obstacles by providing recommendations on strategies and products that can set them on the path to greater financial security and personal well-being. You’ll build your own business with the deep support and encouragement of a company and local agency that treats insurance agents and financial advisors with respect. You’ll expand your opportunities for attractive financial rewards and a lifestyle to match.

It all begins by taking a first step and becoming a Financial Services Representative.*

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* Financial Services Representatives are independent contractors and are not employees of MassMutual, its subsidiaries or of the General Agent with whom they contract.

“Quite often, I encounter people who have been with their current company for several years, and who’ve been highly successful, but no longer feel challenged. They’ve reached a plateau in income and are looking for greater potential. MassMutual offers them the ability to build something for themselves, but not all by themselves, for unlimited income potential.”

‘Unrestrict’ your impact.

You’ve achieved a lot in your life and career. You’ve made your mark. Now you want to advance to the next level.

- To step into a career filled with opportunities to match your ambitions.
- To deepen your connection with the community and improve people’s lives.
- To leave behind obstacles like seniority, salary caps and layoffs.
- To build a business you’ll call your own with financial growth that’s in your control.

MassMutual will help you begin this exciting new phase of your career, and your life.

There's no better time to join the financial services industry.

America is on the brink of a tremendous wealth transfer – Baby Boomers and their offspring could inherit as much as $27 trillion over the next four decades.* Those who receive this wealth will need help investing and protecting it.

Meanwhile, family-owned businesses will change hands, creating new demands for financial and insurance advice.

These trends, combined with rising costs for retirement and education, call for a new wave of dedicated and experienced Financial Services Representatives who can help connect people with the financial products and services they need to build their financial futures.

Few industries offer this kind of potential and the time to get into the field is now.

"I cannot imagine getting better support than I get from MassMutual. I appreciate that I can pick up the phone, call MassMutual, and talk with an experienced professional who specializes in a business or estate-planning situation. I feel like I have a team of professionals behind me."

What will you do for a living?

Make a difference in people's lives.

Once you're established in your new career, when friends and family ask you what you do, you can say that you help people…

- Solidify their finances so their families are secure
  - *By offering products to help provide a source of income in the event of an illness or injury if unable to work.*
  - *By offering products to help ensure elderly parents are cared for in the event they are unable to care for themselves.*
- Envision and work toward their retirement goals
- Prepare their estates for the next generation
- Clarify goals for the future of their businesses' financial security

How many other careers let you make this big of an impact in people's lives?

* MarketWatch.com, July 16, 2013

We value your experience. A lot.

Switching to a new career as a Financial Services Representative is a big step. Chances are that some financial concepts will be new to you. You also may need to hone your ability to guide people as they take steps to prepare for their financial futures.

Yet you bring plenty to the table, too. Your career experience so far has given you unique skills, and your life experience will allow you to connect personally with the clients you advise.

You'll quickly notice how many people have made a career switch just like you to capture the opportunities for personal and financial growth. These include teachers, business managers, small business owners and a range of other professionals such as attorneys, CPAs and MBA graduates. Prior sales experience can offer a leg up in this industry as well.

Successful Financial Services Representatives are people who can put themselves in others' shoes and, at the same time, provide clear and objective advice based on their knowledge.

This means that you will draw on whatever experience you have and turn it into value for your client – whether you've been a leader in classrooms or courtrooms, or have sharpened your skills at a university or in a corporation.

Become a trusted guide.

As a Financial Services Representative, you will work directly with parents, businesspeople, young professionals and others – to help them create a path forward in life that is more financially secure.

In this role, you're more than a "salesperson." You are a listener. A guiding hand. And someone who knows how to get things done by harnessing the right financial tools and products.

To help clients, Financial Services Representatives who affiliate with a MassMutual agency use an objective approach based on client needs:

- **Analyze** – Provide a comprehensive personal-needs assessment
- **Design** – Prepare recommendations and proposals to fill gaps and help meet goals
- **Implement** – Secure and coordinate the appropriate products and services
- **Review** – Ensure that the strategy you have built continues to meet the client's needs and objectives over time

This straightforward approach has been proven effective in helping people overcome obstacles to making decisions so they can envision their goals, and take the steps necessary to help meet those goals. Combined with training and marketing support, you've got a time-tested approach for success!

Why affiliate with a MassMutual agency?

- Entrepreneurship drives the mindset and pace
- Business growth and success are the objects of constant and intense focus
- Communication and cooperation are our watchwords
- Relationships are strong and resilient

You won't be flying solo.

The financial services industry is dynamic and exciting, with virtually unlimited opportunities. The best way to seize these opportunities – and serve clients in the best ways possible – is to take advantage of the rich array of training and development avenues that an affiliation with a MassMutual agency makes possible.

Your agency management team is the key to your development success. The supervisory relationship and mentorship can help you become acclimated to this new, exciting, non-stop career. You'll be coached on all the essentials you'll need, as well as be guided on all of the home office resources.

In addition, here are just some of the resources MassMutual makes available to you:

- **MassMutual University** provides a web-based training portal to bolster your knowledge about a range of financial services topics.
- **National and home office management opportunities** are available for talented individuals who are interested in developing and advancing their careers.
- **Continuing education and professional development programs** can help you attain industry designations such as Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC), which allow you to serve a broader array of client financial needs.
- **Professional seminars and conferences** bring you face-to-face with people who share the latest research, technology and best practices that shape our industry.
- **MassMutual Academy**, our flagship training event, gives you tailored learning from field faculty and outside industry professionals.

Everything you need to serve your clients.

We know that the only way you can become a confident Financial Services Representative is if you have access to quality products and services to serve your clients and earn their trust.

Our broker dealer, MML Investors Services, helps you add a comprehensive array of investment products to your client offerings such as mutual funds and other variable products. MML Investors Services is continually listed as one of the largest broker dealers in the nation*. You'll learn to leverage their experience and transactional expertise.

Enjoy the recognition you deserve.

MassMutual hosts a range of conferences and recognition programs that are aimed to put your exemplary work in the spotlight. As you build your business, for example, you and your spouse or guest may qualify for conferences in attractive destinations around the U.S. and the world.

Of particular interest to new producers is our Freshman Five and Rising Leaders program, which recognize our newest top producers as well as new Financial Services Representatives on track to a successful career. We also sponsor annual sales contests to recognize and reward agents who achieve certain sales goals.

Comprehensive financial solutions offered by MassMutual

Life Insurance
- Whole life
- Universal life
- Variable universal life*
- Term life

Disability Income Insurance
- Individual
- Small business owner
- Worksite

Long Term Care Insurance
- Facility-services-only policy
- Comprehensive coverage policy
- Partnership-product approved in more than 30 states

Annuities
- Deferred variable annuities**
- Deferred fixed annuities
- Immediate variable annuities**
- Immediate fixed annuities
- 403(b) tax sheltered annuities

Investment Products and Programs**
- Mutual funds
- Securities brokerage service
- 529 college savings plans
- Unit investment trusts
- Investment advisory services***
  – Asset management programs
  – Financial planning

Retirement Services
- Defined contribution plans
- Defined benefit plans
- Non-profit retirement plans
- Non-qualified deferred compensation plans
- Taft-Hartley defined contribution plans

Executive Benefits
- Bank-owned life insurance
- Corporate-owned life insurance
- Executive carve-out benefits

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* *Investment News*, April 2014

** Must be registered representative with MML Investors Services, LLC to offer.

*** Must be investment adviser representative of MML Investors Services' Corporate Registered Investment Adviser.

How's the pay? You decide.

When you're a Financial Services Representative affiliated with a MassMutual agency, your earning potential is only as limited as your ambition. You have the ability to earn competitive commissions, incentives and bonuses.* Generally speaking, you even receive compensation for servicing your existing customers whose business stays on the books. This is called renewal commission, which can be important in building your revenue streams that complement your new client business.

Building a business takes a significant time commitment, but it doesn't mean you're tied to a corporate clock. There are opportunities to flex your time beyond the typical nine-to-five world to meet family and personal obligations. Successful Financial Services Representatives tell us that putting in the extra hours during the early years of their careers helped them to achieve a very satisfying work-life balance later on.

What about benefits?*

Beyond the financial rewards, you can be eligible for comprehensive benefits that protect you and your loved ones. MassMutual offers a comprehensive benefits package to qualifying Financial Services Representatives:

- Company-funded cash-balance pension plan
- Qualified thrift plan – 401(k)
- Non-qualified thrift plan
- Medical coverage, plus dental and vision
- Flexible spending accounts
- Group life insurance – basic and supplemental
- Dependent life insurance
- Short- and long-term group disability insurance

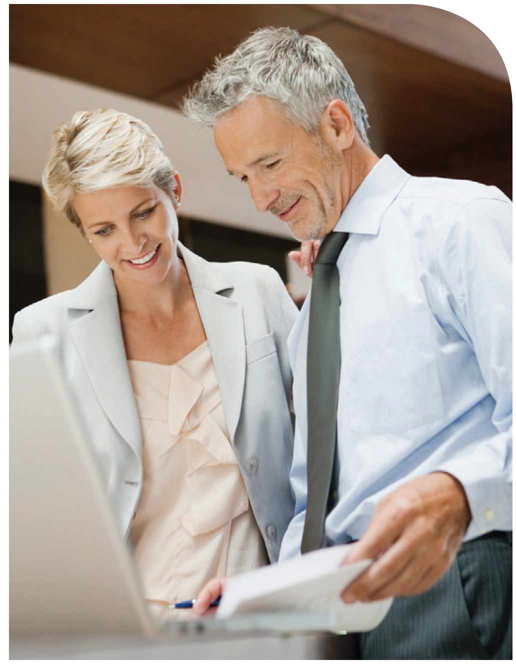
* Eligibility applies to those Financial Services Representatives who hold a full-time career contract (X4X) with MassMutual. Eligibility for subsidized benefits and before-tax coverage is based on meeting certain contract requirements. Benefit provisions are subject to modification or termination.

We don't just talk strong. We are strong.

MassMutual was founded in 1851 and – for over 160 years – we've kept our strength, our integrity and our customer focus.

We are a mutual company committed to long-term strength and stability to help our customers meet their financial goals. We operate for the benefit of our policyholders.

Built on more than a century-and-a-half of financial strength and customer service, MassMutual is a leading mutual life insurance company, providing a range of quality products – life insurance, disability income insurance, long-term care insurance, annuities, and retirement planning products.



Take the next step!

Launch a new career in the dynamic and exciting financial services industry. We have the resources, experience, passion and commitment to help you take your career to a new level. Your future is waiting.

For more information, contact:

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