

Career Opportunities
for Financial Services Representatives

'Unlimit'
your potential.

'Unconditional' your expectations.

You've already experienced the satisfaction of helping people identify their goals, protect their families and get on the path to financial security. You understand that the work you do every day can have a profound impact on people's lives – today and tomorrow.

However, you may not see a clear path for yourself professionally. You may be aligned with an organization that doesn't provide the right training and support, or is locking you into processes and product options that don't serve you or your clients well.

MassMutual has more of what you need to help you become a top producer including training opportunities and coaching that go beyond what some companies may provide, excellent insurance and investment options, and an agent-focused culture.

When you affiliate with a MassMutual agency, you share in a tradition of excellence and innovation that stretches back over 160 years.

Be part of a team that shares your ambitions and pride in expertly serving your clients.



“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.”

Agent-centered: It's not just a buzzword with us.

At MassMutual, we're committed to our thriving Career Agency System as our distribution channel for meeting the needs of our customers. We've experienced record growth over the years and have an agent-centered culture that is the envy of the industry.

Freedom to realize your potential.

At MassMutual, you're part of an entrepreneurial system in which you're free to help your clients choose products and services that fit their needs. This gives you extensive opportunities to maximize your impact as well as your income.

Support for entrepreneurship.

MassMutual agencies are set up to support you on administrative items so you can focus on the entrepreneurial activities that get results – like meeting with people and explaining how you can help them.

Underwriters who understand your timetables.

Our underwriting team provides fast turnaround on clean cases, a high-retention limit, and large-case handling experience.

Leaders who really listen.

You can always count on being treated with respect. Producers really matter to us. And we show our appreciation every day.

To the extent possible, we actively seek out the ideas and input of our affiliated agents in the formulation of our strategies and products and service approaches. Our leaders are always in touch with agents to share perspectives and gather ideas. We understand that the more you know, the more you can grow your business – and ours.



“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 someone who specializes in a business- or estate-planning situation. I feel like I have a team of professionals behind me.”

There's room to grow

Within a MassMutual agency, you may decide that continuing a practice as a Financial Services Representative* is right for you over the long term, or you can advance your career with our management track. If eligible, you may be selected for our Managing Associate program which allows you to continue as a Financial Services Representative while sampling a leadership role in the agency. Upon successful completion of the program, you then can become a Sales Manager with added responsibilities.

Beyond that, Sales Managers who demonstrate performance and desirable leadership qualities can become a General Agent, operating one of numerous agencies nationwide.

Wherever your aptitudes take you, know that MassMutual is committed to ‘unlimiting’ your career. Opportunities to enter new markets and expand your knowledge of our extensive product portfolio abound. You can choose to become a specialist in life insurance, annuities or disability income. It’s up to you. It is this unrestricted philosophy that separates our career agency system from others in the industry and has helped so many to realize why MassMutual is a good decision!

Why affiliate with a MassMutual agency?

- We have an agent-centered culture
- 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, resilient and family-like

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

Think of us as your resource network.

With MassMutual's resources behind you, you decide how to run your business for maximum growth and profitability. We support advanced planning systems, so you have the finest tools to serve your clients' needs both comprehensively and effectively.

You can count on your agency team's mentorship and guidance. They will help you tap into the vast array of resources available through MassMutual. For example:

- **MassMutual University** provides a web-based training portal to bolster your knowledge about a range of financial services topics.
- **Continuing education and professional development programs** can help you attain industry designations such as Life Underwriter Training Council Fellow (LUTCF), Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC).
- **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.



Multiply your impact with powerful sales tools.

Beyond the daily support you'll get from your sales manager and others in the agency, the MassMutual Home Office provides a host of tools to expand your opportunities:

- **Business Markets** – MassMutual's *Let's Get Down to Business* program gives you the training, strategies, educational materials and marketing know-how to get started in this lucrative marketplace.
- **Lead Generation Center** – Our Lead Generation Center houses a powerful combination of experience and programs to complement traditional prospecting that you may choose to take advantage of. These include providing solid business and consumer prospects and keep-in-touch letters and emails.
- **Seminars and Events** – MassMutual seminars provide turn-key tools and practical guidelines to help you prepare, present and implement effective seminar marketing plans. At our online Seminar Center, you can download seminars, order workbooks, and review tips on how to effectively market your seminars. (MassMutual representatives may receive discounts on various seminars.)
- **Advertising** – You may wish to advertise in local weekly newspapers, local trade magazines, organization and association newsletters, or program booklets distributed at local events. Our print advertising program offers you affordable discounted creative services and placement rates.
- **Sales Training** – Sandler Selling System seminars give you insights into the client's decision-making process, so you can improve your effectiveness in helping your prospects arrive at good decisions. MassMutual has made a significant company investment to offer its producers this outstanding development program.

Enjoy the recognition you deserve.

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

- **Top of the Council Conference** – Designed for the elite of MassMutual’s career agent force, this recognition conference convenes at an international destination.
- **Blue Chip Council Conference** – Recognizes top career agents and field management, also at an international destination.
- **Leaders Conference** – A family-oriented conference focusing on practice management, networking and agent development. Join colleagues and agency management, sales managers, brokerage directors and staff.

Of particular interest to newer producers is our Rising Leaders program, which recognizes Financial Services Representatives who are on track to a successful career. We also sponsor annual sales contests to recognize and reward agents who achieve certain sales goals.

We sponsor these agent recognition programs as well:

- **Agent of the Year and Chairman’s Club** – For the top ten producers who deliver exceptional performance and leadership.
- **Company and Product Leaders** – Top producers in all class years and products are recognized monthly in our national publication.
- **Century Circle** – Recognition for quarterly and annual lives production and meeting or exceeding the 100-policy sales milestone by year-end.
- **Company Sales Contests** – We sponsor two annual sales contests in support of certain sales or lives goals.



You won't be flying solo.

Everything you need to serve your clients.

The only way you can grow your business is to 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 currently listed as one of the largest broker dealers in the nation.*

Keeping you on the leading edge.

MassMutual is continually innovating to give its producers the best opportunities for expanding their business and serving their clients better. For example, the Company sponsors The MassMutual Center for Special Needs at The American College which is poised to be the nation's leading voice on financial planning for people with a disability or other special need and their parents or caregivers.

Our innovative SpecialCare program's training was the foundation to create a new professional designation – the Chartered Special Needs Consultant (ChSNC) – which is now open to all financial professionals. Our willingness to include and train any company's producers underscores MassMutual's belief that people and families come first.

* *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.

“MassMutual provides a whole slew of tools that help me refine my practice in dealing with clients. And then from a product standpoint, we have everything out there to help clients to reach their goals.”

Comprehensive financial solutions offered by MassMutual

Life insurance	<ul style="list-style-type: none"> • Whole life • Universal life • Variable universal life** • Term life
Disability Income Insurance	<ul style="list-style-type: none"> • Individual • Small business owner • Worksite
Long Term Care Insurance	<ul style="list-style-type: none"> • Facility-services-only policy • Comprehensive coverage policy • Partnership-product approved in more than 30 states
Annuities	<ul style="list-style-type: none"> • Deferred variable annuities** • Deferred fixed annuities • Immediate variable annuities** • Immediate fixed annuities • 403(b) tax sheltered annuities
Investment Products and Programs**	<ul style="list-style-type: none"> • Mutual funds • Securities brokerage services • 529 college savings plans • Unit investment trusts • Investment advisory services*** <ul style="list-style-type: none"> - Asset management programs - Financial planning
Retirement Services	<ul style="list-style-type: none"> • Defined contribution plans • Defined benefit plans • Non-profit retirement plans • Non-qualified deferred compensation plans • Taft-Hartley defined contribution plans
Executive Benefits	<ul style="list-style-type: none"> • Bank-owned life insurance • Corporate-owned life insurance • Executive carve-out benefits

How's the pay? You decide.

When you're 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.

We have enjoyed great success in attracting top talent to our Career Agency System. A major reason for this is the ability for you to earn substantial performance-driven income.

Producers tell us that they appreciate the opportunity to earn bonuses for persistency and vested renewal commissions, which can help increase their total compensation package.

What about benefits?*

Beyond financial rewards, you are eligible for comprehensive benefits that protect you and your loved ones. MassMutual offers a comprehensive benefits package to qualifying Career Agents:

- 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 only 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!

Join the team who has the resources, experience, passion and commitment to help you take your business to the next level. Your future is waiting.

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