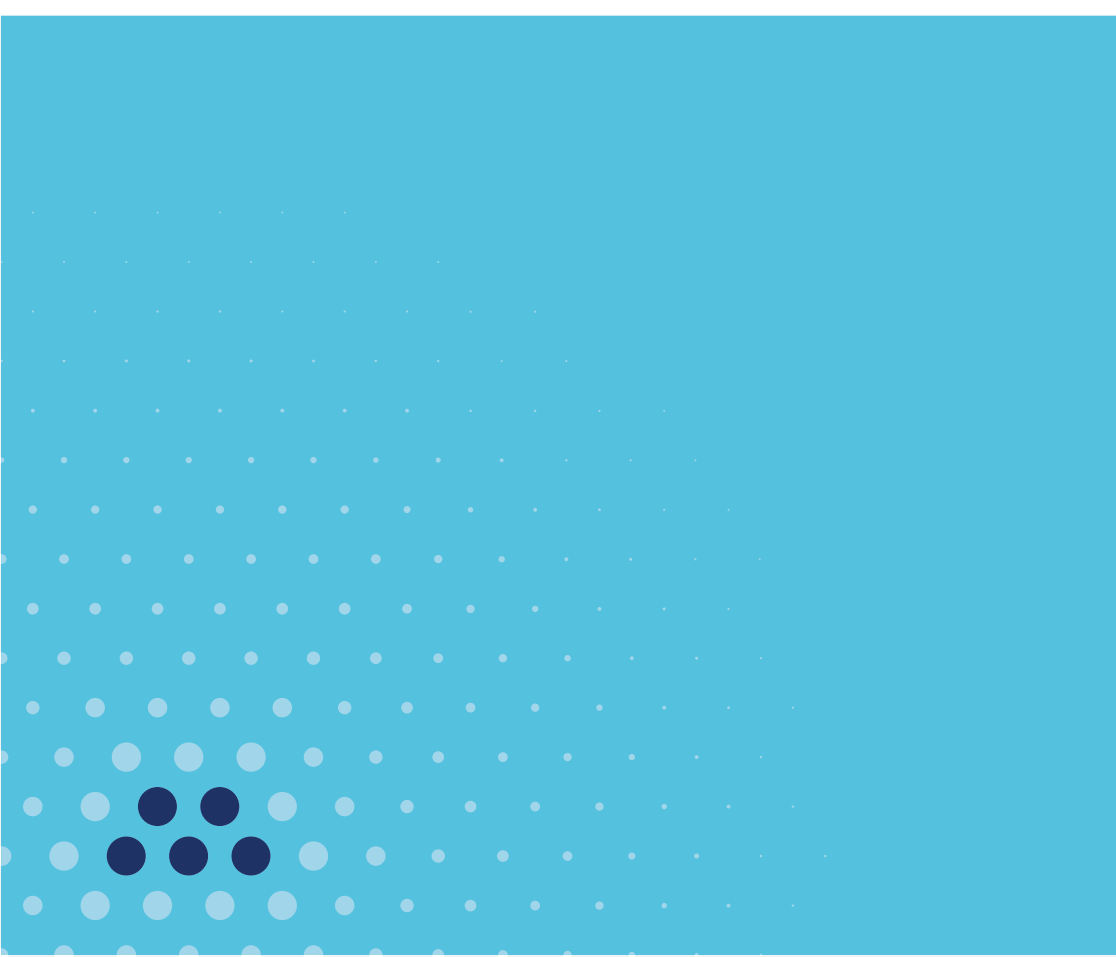


 **MassMutual**
Strategic Distributors

 **MassMutual**
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 **MassMutual**
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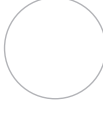





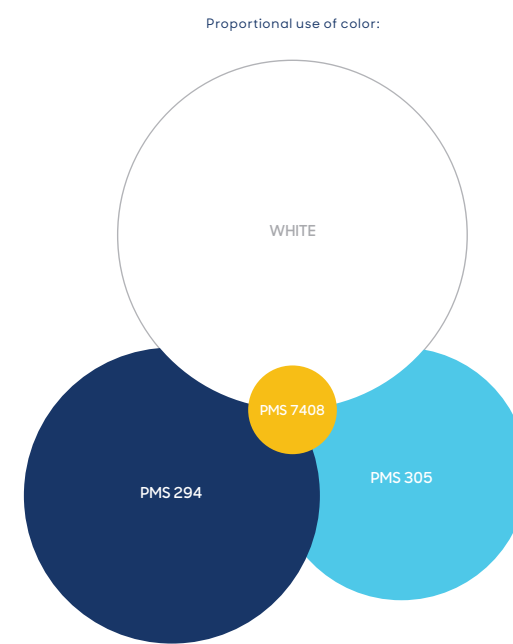
 **MassMutual**
Strategic Distributors

MassMutual Strategic Distributors VISUAL STYLE GUIDE

Color Palette

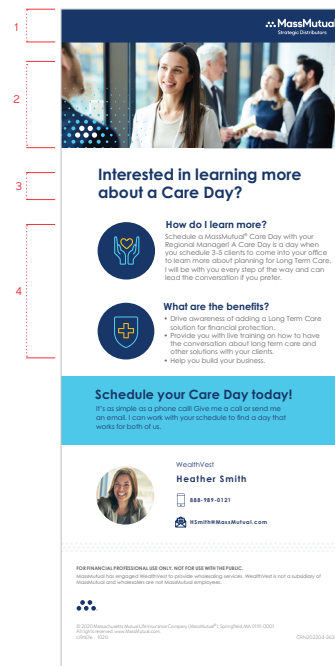
MassMutual Strategic Distributors will leverage the primary MassMutual Brand Color Palette while incorporating a highlight color from the Secondary Palette: PMS 7408 yellow. PMS 7408 will only be used as an accent color to give MMSD a unique look within the MassMutual Brand landscape. PMS 7408 should be used sparingly and in small quantities in relation to the primary palette.

			
WHITE	PMS 294	PMS 305	PMS 7408
C 0 M 0 Y 0 K 0	C 100 M 69 Y 7 K 30	C 59 M 0 Y 4 K 0	C 0 M 29 Y 100 K 0
R 255 G 255 B 255	R 0 G 47 B 108	R 78 G 200 B 235	R 246 G 190 B 0
HEX #ffffff	HEX #00216c	HEX #4cc8eb	HEX #f6be00



HTML Email

- BANNER:** PMS 294 banner houses the MMSD logo. Logo remains on the right side opposite the radiate pattern.
- RADIATE PATTERN:** Sized 1.5x the width of the MMSD logo. Follow color and cropping guidelines from page 4.
- CONTENT:** Content styles will follow the established MassMutual branded HTML email templates. **FONT:** Century Gothic must be used for compatibility across platforms and audiences.
- ICONS:** Can be placed in PMS 294 dots or placed on white, following the guidelines on page 11.



Presentations

Smart growth. Mutual success.
We want to collaborate with firms like yours.



- MMSD LOGO:** Logo set at 2.5" width.
- HEAD:** 28pt/34pt, Century Gothic, PMS 294. **SUBHEAD:** 18pt/20pt, Century Gothic, PMS 305 or PMS 294.
- RADIATE PATTERN:** Follow all pattern guidelines from page 4.

Flyers, Bios, and checklists



- BANNER:** Use PMS 294 to create a dark background for the title and artwork to appear bright and attention grabbing.
- HEAD:** 20pt/26pt MM Sharp Sans Semibold, PMS 294 or White, tracking 0.
- RADIATE PATTERN:** On white, the MassMutual icon should be PMS 294 with PMS 305 radiating dots. The pattern should only appear on the front page.
- SUBHEAD:** 16pt/22pt MM Sharp Sans Medium, PMS 294 or PMS 305, tracking 20. **INTRO:** 14pt/18pt MM Sharp Sans Medium, PMS 294, tracking 20.
- HEADSHOT:** Centered vertically on PMS 294 title bar.
- NAME:** 22pt, All Caps, Century Gothic, PMS 305. **CREDENTIALS:** 10pt, ALL CAPS, Century Gothic, White, tracking 10.
- BODY:** 11pt, Century Gothic, (Black, Text 1, Lighter 15%), PMS
- RADIATE PATTERN:** On white, the MassMutual icon should be PMS 294 with 305 radiating dots. Word file is non-bleed.
- HEAD:** 20pt/26pt MM Sharp Sans Text bold, PMS 294, tracking 50.
- NAME:** 22pt, All Caps, Century Gothic, PMS 305. **CREDENTIALS:** 10pt, ALL CAPS, Century Gothic, White, tracking 10.
- ICONS:** Divided by a 1pt dotted rule.
- INTRO:** 14pt/18pt MM Sharp Sans Medium, PMS 294, tracking 20. **SUB HEAD:** 16pt/20pt MM Sharp Sans Text bold, PMS 294 or PMS 305, tracking -10. **BODY:** 11pt/15pt MM Brandon Text regular, 75% K, tracking 0.
- CHECKBOXES:** PMS 7408, 1pt frame.

Icons and Infographics

MassMutual Strategic Distributors
Inspired by the motion and heat of the Radiate pattern, iconography will include a warm yellow, PMS 7408. Icons will always appear in two colors with yellow as the highlight or secondary color. The yellow highlight should be used on the smaller elements of an icon. Infographics can leverage two color icons and artwork that uses yellow to highlight data points, ideas, or concepts.



Photography

On-brand photography features images that are a snapshot of life. The imagery is never overly bright, is composed candidly, and is photographed from an observer's point-of-view. There's an authenticity as the photographs reflect professional career life. Subjects should be dressed in business formal attire with the clean cut look of a financial professional. Focused on

human interaction, collaboration, and partnership, images should feel like a natural glimpse of everyday business. Key attributes of MMSD imagery subjects are confidence, professionalism, and expertise. **AVOID** the following photography techniques when choosing stock or shooting custom imagery: foreground blur, shooting through glass, light leaks.



Educate

Step 1 – Educate with Consumer and Financial Professional Insights

The first step to the Activation Plan is to learn about the need for extended care protection and the marketplace. We have invested in two comprehensive research studies that offer insights into consumer and financial professional attitudes and expectations about extended care protection. We will schedule a meeting for a presentation that will share insights from the MassMutual studies. During this meeting we will share our consumer and financial professional facing whitepapers and give you access to all of our long term care study materials. Our goal is to share this information with our partners and provide long term care education to financial professionals. This will lead to proactive educated decisions related to extended care planning. This education will focus on the key findings about consumer and financial professional viewpoints about extended care. Here is a look at some of the findings from the studies.

- 92% OF FINANCIAL PROFESSIONALS** believe they have the **RESPONSIBILITY TO DISCUSS** long term care insurance with clients.
- 75% OF CONSUMERS** that work with financial professionals believe all financial professionals **SHOULD DISCUSS** long term care insurance with clients.
- 20% OF CONSUMERS** that work with financial professionals have **EXTENSIVELY DISCUSSED** how to pay for long term care insurance with a financial professional.

¹ The MassMutual Long Term Care in America Study was research on consumers, conducted by Greenwald Research in 2019. The MassMutual Long Term Care Study of Financial Professionals was research on financial professionals, conducted by Greenwald Research in 2020.
² For the purposes of the studies, long term care insurance included traditional LIC insurance and hybrid LIC/Life insurance policies.

Experience

Step 2 – Experience with a Long Term Care Workshop

The second step in the Activation Plan is to hold a dynamic workshop where financial professionals will experience, firsthand, what we mean by the MassMutual Advantage. See our sample agenda below.

- About MassMutual[®]**
We start by familiarizing financial professionals with MassMutual, emphasizing the company's long history, dependable performance, and exemplary standing in the industry. They'll know they can feel confident offering our products to clients.
- Solution overview and how to implement**
 - MassMutual CareChoicesSM One – a participating single premium whole life a qualified long term care insurance rider.
 - MassMutual CareChoicesSM Select – a participating 12-pay whole life qualified long term care riders.
 - Effective use of illustrations when talking with clients
 - Business submission process
- How to have the conversation**
Our expert MassMutual team have their CLTC[®] designation. The knowledge that we will use to support financial professionals as to the potential impact of extended care events on the retirement method to having the conversation:

THE FOUR ELEMENTS

- Concerns & commitments
- Acknowledge

4. Next Step – Learn about Care Days
Planning and homework will be the next task. Fir as their book of business to hold a Care Day. We through with the Care Day.

Once financial professional they will be ready and pro

Activate Your Long Term Care Program

Educate Experience Engage

GOALS


Welcome! Our team of professionals are here to work with you to activate and grow your long term care (LTC) protection business.
 Introducing our three-step activation plan for an extended care program at your firm – **Educate, Experience, and Engage.**

- The plan has three goals**
- Increase the number of your firms' financial professionals incorporating extended care into their discussions with clients
 - Help you address clients' need for extended care
 - Improve your clients' satisfaction with your firm and your financial professionals

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MassMutual
Strategic Distributors



CONSUMER INSIGHTS

Engage and educate your clients about long term care

BY MATTHEW DIGANGI



Matthew DiGangi is Head of Annuity & Hybrid Life/LTC Distribution for Strategic Distributors at Massachusetts Mutual Life Insurance Company (MassMutual®), responsible for bringing retirement solutions through our strategic partnerships within the third party distribution channels.


CONSUMER INSIGHTS is a blog series brought to you from MassMutual Strategic Distributors (MMSD). This is a first in a series reflecting on the mindset of the consumer as they face the possibility of extended care in their lifetime.

[CLICK HERE TO READ](#)

You can always reach MassMutual.
Please contact MassMutual at **1-855-444-4444**.


MassMutual
Strategic Distributors

Another **Bright Idea** from MassMutual Strategic Distributors




[CLICK HERE](#)

to view a strategy to help your clients



For more information, contact
[MassMutual Wholesaler name]
 Regional Manager | WealthVest
 E: **[Email address]**
 T: **[Telephone number]**
[Book a meeting](#) today to learn more!

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SDP3028e 221 CRN202401-277118



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Why MassMutual Strategic Distributors (MMSD)

Our value proposition is to offer a **compelling partnership experience** with **differentiated product offerings**.

- Compelling and relevant products**
Building on our foundation of **compelling Annuity, Disability, Whole Life and Hybrid Long Term Care offerings**, while closing product gaps (e.g., VA) to **increase relevance** to a broader set of distribution partners.
- Tailored operations**
Build third-party channel capabilities to **do business the way the distributors want** (e.g., dedicated underwriting and servicing capabilities).
- Customer experience**
Invested in **advanced technology platforms** for middle and back-end processing will enable quicker decisions, faster policy issuance and competitive pricing through cost efficiencies.
- Financial strength and stability**
Our strong balance sheet is increasingly **valued by distributors** who evaluate carrier solvency during product shelf decisions.

MMSD Products

Full Suite of MMSD Products

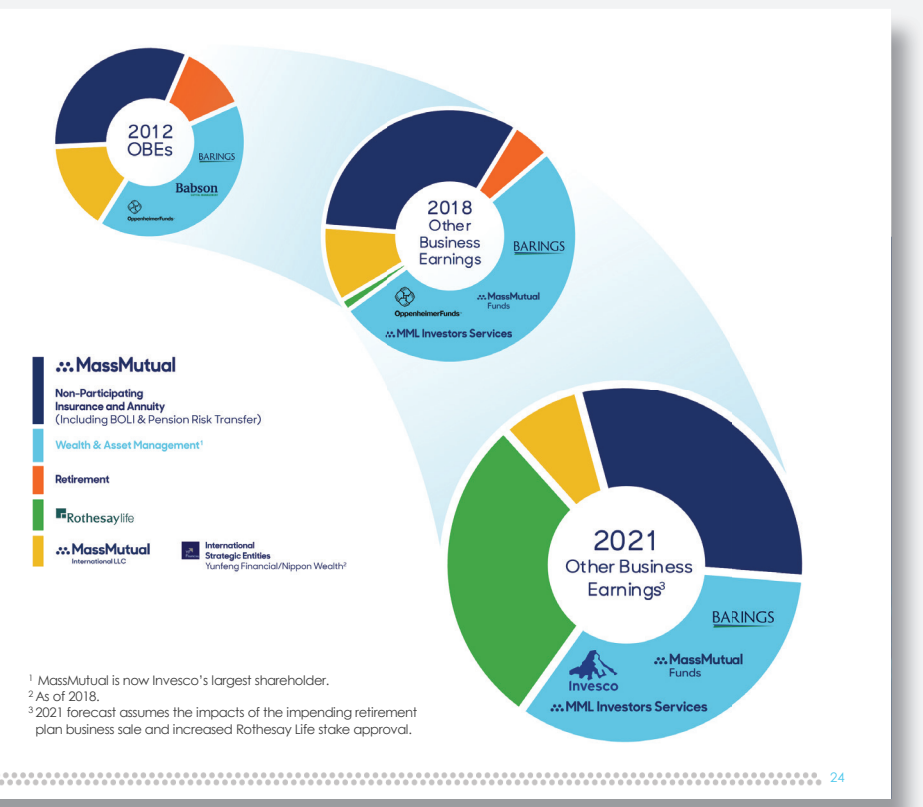
- Annuities**
MassMutual's suite of annuity products includes both income and fixed annuities. Our products are designed to provide flexibility for your clients based on their life stages for income needs.
 - MassMutual Stable VoyageSM
 - MassMutual RetireEaseSM
 - MassMutual RetireEase ChoiceSM
- Life**
Whether the need is for protecting a family or business, MassMutual's broad portfolio of life insurance products can help your clients. From education funding and retirement planning for individuals or key person and executive bonus plans for businesses, MassMutual has a life insurance solution you can be proud and confident to present to your clients.
 - Whole Life
 - Term Insurance
 - Universal Life
 - Variable Universal Life
- Hybrid Life-LTC**
Our hybrid life insurance and long term care (CareChoice) products offer a combination of benefits that make them an attractive long term care planning option for many clients. The CareChoice products provide long term care benefits, death benefits, plus rising cash value. Policyowners are eligible to receive whole life policy dividends* — a significant competitive advantage.
 - MassMutual CareChoiceSM One
 - MassMutual CareChoiceSM Select
- Disability**
Disability income insurance (DI) can help ease the financial hardship that often results from a loss of earned income due to a lengthy disability. Anyone who relies on their income is a potential prospect for Disability Income products.
 - Radius Choice
 - RetireGuard
 - MassMutual Income Protection Option (MMIPO)

*dividends are not guaranteed.

MassMutual Story: Financial Strength

Compound Annual Growth Rate of over 10% from 2012 to 2021

Our portfolio of strategic business investments remains a substantial contributor to our success and has evolved over time.



MassMutual Story: Financial Strength

Mutual by design

Since 1851, MassMutual has been building a reputation for financial strength and integrity. Our business decisions are based on a single guiding principle: **to help people secure their future and protect the ones they love**. This principle continues to guide our actions, both inside the company as well as out in the community.

MMSD Products

Life Insurance

Whether the need is for protecting a family or business, MassMutual's broad portfolio of life insurance products can help your clients. From education funding and retirement planning for individuals or key person and executive bonus plans for businesses, MassMutual has a life insurance solution you can be proud and confident to present to your clients.

- [Gift of a Lifetime](#)
- [Retirement Supplement](#)
- [Permanent Insurance in a Turbulent World](#)
- [Whole Life as a Financial Asset](#)
- [Estate Planning for Small Business Owners](#)
- [Executive Bonus](#)
- [Business Split Dollar](#)