

Paid Content

PRESIDENTS' FORECAST MESSAGE 2015

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This is an obscure time in our nation's history as we continue to see strong stock market returns amid an interest rate environment that remains at record low levels. Recent fiscal confidence data indicates that 70-90 percent of

Americans, regardless of political party preference, are concerned about our country's long-term debt situation and feel that it needs to be a major priority for our leaders in Washington in 2015.¹

These macroeconomic conditions have prompted some positive trends in the Lehigh Valley. We continue to help a growing number of families and business owners put their financial affairs in order and commit to saving more to prepare for future obligations and opportunities. I would speculate that the concerns about our nation's debt is creating an increased urgency for personal fiscal responsibility and the need to make sure funds are available long term outside of government programs. As members of our community seek a steward of their wealth for the long term, MassMutual stands out from other firms.

MassMutual Eastern Pennsylvania has had

a presence in the Lehigh Valley for over sixty years. We have served just shy of 20,000 clients² and had a little over \$2.8 billion dollars³ of life insurance coverage protecting families and businesses. Our financial professionals manage over \$1 billion dollars⁴ for their clients. This requires ongoing diligence to stay abreast of the latest risk management and asset protection strategies.

As a general agency of Massachusetts Mutual Life Insurance Company (MassMutual), we can leverage its 163 years of experience to meet the many personal and business needs in our community. MassMutual is a customer-focuses mutual life insurance company that is ranked 96 in the annual FORTUNE 500 and is also listed as the most admired mutual company in FORTUNE magazine's annual "World's Most Admired Companies" Life and Health Insurance Industry category. Our financial strength ratings are among the highest in the industry, which helps us deliver on our commitments to help secure our clients' financial future and protect their loved ones.⁵

Whether you want to protect your loved ones, safeguard part of your income in the event of a disability or illness, save for education or retire on your own terms, MassMutual's comprehensive portfolio of life insurance, disability income insurance, retirement/401(k) plan services and annuities work together to help you plan for the future.

There is no better time than today to strengthen one's financial base and plan for the future. No

matter what your background ... be it a successful professional or business owner, pre-retiree, newly retired, or just getting started on your family's financial journey, "we can help you get there."

Carpe Diem!

Joe

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives. Local sales agencies are not subsidiaries of MassMutual. CRN201701-189618

¹http://pgpf.org/_fiscalconfidenceindex/results-2014Dec

²An insured, owner, or payer of a MassMutual policy or contract. Actual value: 19,597

³Amount of individual life insurance in force as of 12/31/13 related to products issued by Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Actual value: \$2,803,050,024

⁴Includes values of MassMutual and subsidiary insurance companies' insurance and retirement products and investment products offered through MML Investors Services, LLC, as MassMutual subsidiary. Actual value: \$1,015,712,692

⁵Ratings for MassMutual, C.M. Life Insurance Company and MML Bay State Life Insurance Company are as of 2/1/14 and are subject to change: A.M. Best (A++), Fitch (AA+), Moody's (Aa2), Standard & Poor's (AA+).

Other sources: Community Values Report for Agency 2013 (COR3731), Quality and Performance Matter 2014 (L176025), and Building a Future Together 2013 Annual Report (CRN201604-181359)

