

IMAGINE HOUSTON

As a vibrant metropolis, Houston attracts national attention as a great place to live, work and play. Quality of life continues to be the No. 1 reason why people living in Houston love it here and thousands of newcomers relocate here each year. Its special features include the following:

- ★ Optimism and the indomitable spirit of a global leader draw businesses eager to share in Houston's success. Twenty-seven Fortune 500 companies are headquartered in the Greater Houston area and help continue the city's growing economic achievement.
- ★ The Texas Medical Center allows people from all walks of life access to the best health care anywhere. Fifty-nine institutions comprise the world-renowned center.
- ★ Houston is one of only a few U.S. cities with permanent professional resident companies in opera, ballet, music and theater. The Theater District, with its five major performing arts venues, is home to these companies as well as four other internationally recognized performing arts presenters.
- ★ As with all world-class cities, Houston and the region comprises hundreds of distinctive neighborhoods that reflect specific personalities and character. Typical housing prices are well below the national average, giving buyers a vast selection.
- ★ Practically year round, the area's residents can enjoy an outdoor lifestyle. Average temperatures allow for recreation in and around Houston and use of more than 100 miles of trails within its 38,400 acres of green space.
- ★ The Houston Galleria and dozens of regional shopping districts give residents and visitors ample selection in style and price.
- ★ From preschool to college, the Houston region is rich in education opportunities for all ages. Top-rated public schools, exclusive private schools and leading universities educate tomorrow's leaders.
- ★ Almost all major professional sporting teams are represented in Houston, including baseball, basketball, football and soccer.
- ★ With 20 museums in a 1.5-mile radius, the Museum District provides Houstonians with maximum exposure to artistic, scientific and educational resources.



YOUR BUSINESS IS A DREAM YOU WANT YOUR FAMILY TO SHARE.

What's right for your business has to be right for your family. So whether you're just starting out or ready to pass your business down to your children, MassMutual financial professionals focus on what you need when you need it most. Learn how we can help you achieve your family business goals.



We'll help you get there.®



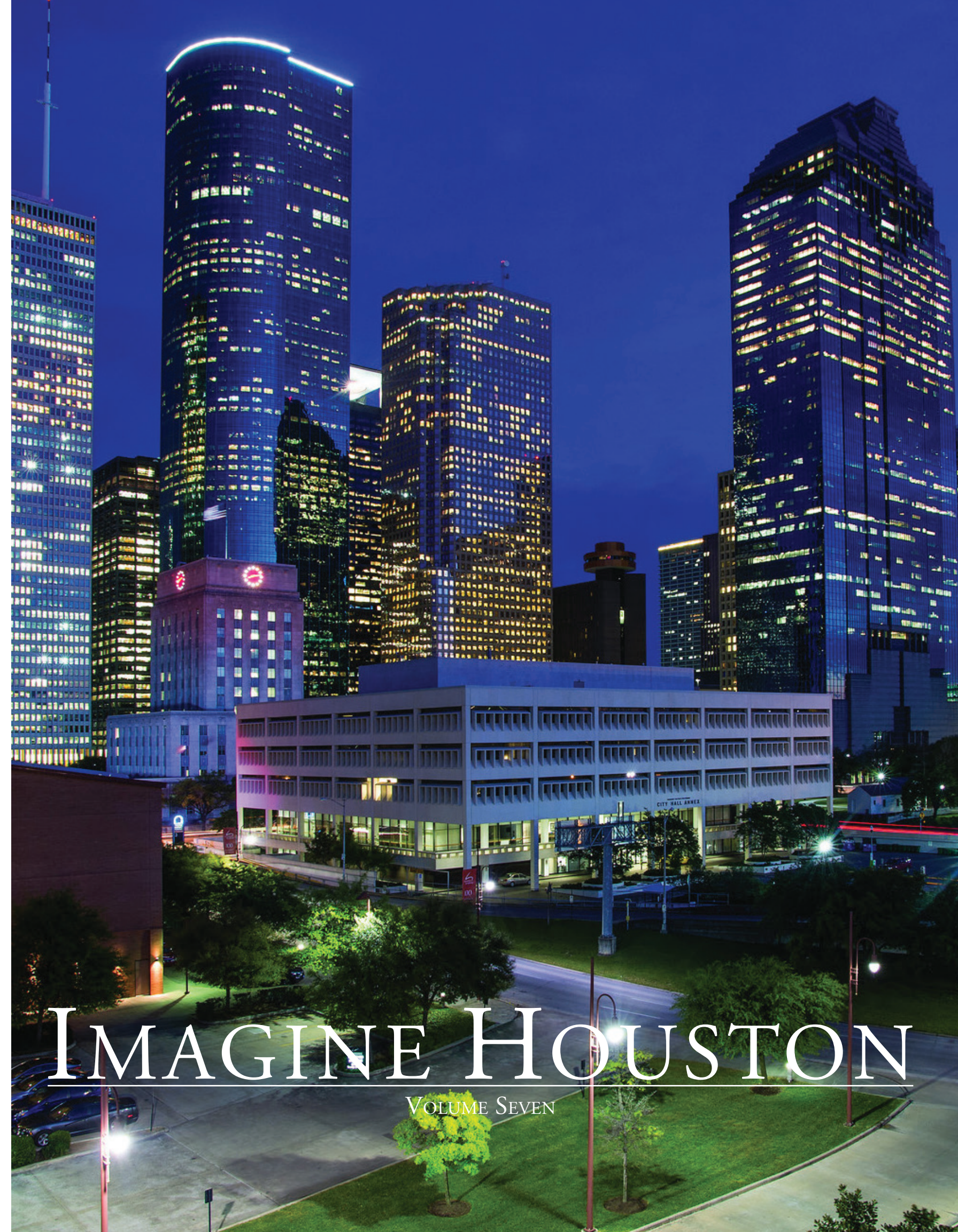
J.K. McAndrews, CLU®
CEO
MassMutual Greater Houston
3 Greenway Plaza, Suite 1800
Houston, TX 77046
713-402-3834
jkmcandrews@financialguide.com
www.greaterhouston.massmutual.com

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GREATER HOUSTON



J.K. McAndrews has worked in the financial services business for over 30 years as an Advisor, Sales Manager and General Agent. He has spent the last fourteen years as President and CEO of MassMutual Greater Houston.

Under J.K.'s leadership, MassMutual Greater Houston has grown from fewer than 40 advisors to more than 100. As President and CEO, J.K. is responsible for the overall management of the firm. He is also heavily involved in attracting and recruiting experienced advisors and developing a strong leadership team.



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5120 Woodway Drive, Suite 6022
Houston, Texas 77056
phone (713) 586-6939 • fax (713) 586-6947
www.Imagine-Houston.com