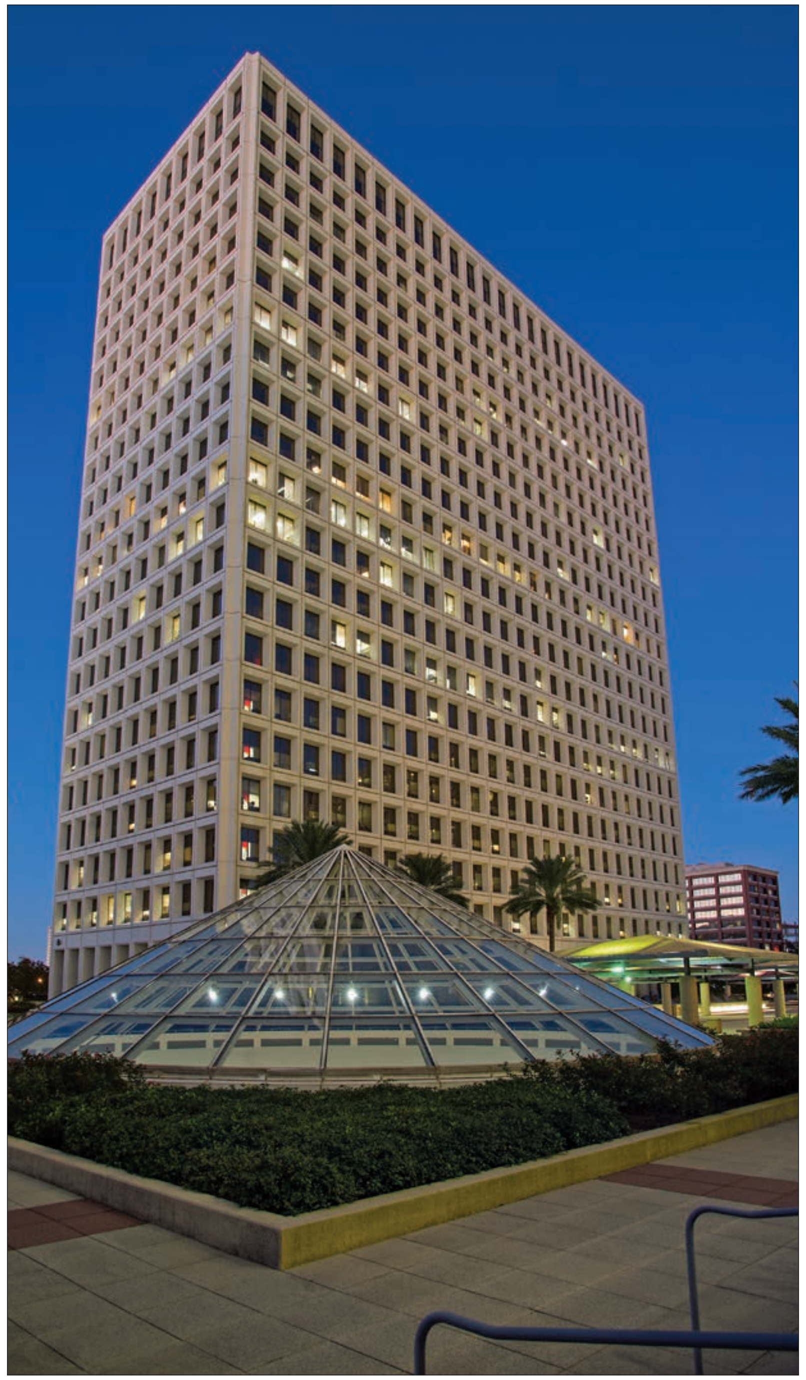
Financial Services

MassMutual Greater Houston

BUILD YOUR FINANCIAL FUTURE



ABOVE: Office of MassMutual Greater Houston

MassMutual FINANCIAL GROUP®
GREATER HOUSTON

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Organizing personal finances and planning for the future can be daunting. MassMutual Greater Houston understands the barriers and can guide clients through the process the right way. Whether you are just beginning or already have strategies in place, MassMutual Greater Houston can help you build your financial future.

MassMutual began in a single room in 1851 to help people secure their future. More than 160 years later, the nationwide FORTUNE® 500[1] company has that same purpose and long-term perspective at its core. MassMutual has provided financial security to millions of people, paid dividends[2] to participating policy owners consistently since the 1860's and has financial strength ratings.[3]

Listed as one of the world's most admired companies in 2013 and 2014 by FORTUNE® magazine, MassMutual's thousands of trained financial professionals are located across the United States and Puerto Rico at offices like MassMutual Greater Houston.

A PERSONAL APPROACH

MassMutual Greater Houston is committed to providing experienced people, exceptional products and a realistic, needs-based approach to your financial strategy, working with you to understand your unique situation and goals for the future. Financial needs shift and evolve throughout a lifetime, so our financial professionals get to know you so they can provide solutions that address your specific situations.

OUR INVESTMENT PHILOSOPHY

MassMutual seeks to generate long-term investment results to support its financial strength and ability to meet its financial commitments. MassMutual adheres to its disciplined investment approach grounded in diversification, prudent security selection and relative value. As a mutual company, MassMutual takes a long-term view when investing.

DIVERSE PRODUCTS

MassMutual's offerings include products that help protect you, your family and your business and help secure your financial future. While whole life insurance continues to be the company's foundation, MassMutual and its affiliated companies offer an array of insurance and investment products and retirement services.

BUSINESS PLANNING

MassMutual knows what it takes to build a successful business. It takes vision, preparedness, skills and desire – not to mention a focused dedication to achieving set goals. Most business owners work hard and make many sacrifices to grow their business. That's why they should put just as much energy into protecting it as they did building it. No business plan is complete without a financial strategy for the unexpected. MassMutual starts by exploring all protection options. Then develop a long-term strategy that can help protect the continuity of the business should the owner, a partner, or key employee decide to retire, leave the business, or unexpectedly dies or becomes disabled.

Most business owners spend the majority of their time working in their business instead of on their business. We help ensure that the business protection needs that are critical to the long-term success of your business are taken care of.

QUALIFIED AND EXPERIENCED

MassMutual and its general agencies provide financial professionals with considerable training, including needs-based analysis techniques so they can offer solutions and guidance that match best for you and your goals. Most of MassMutual's financial professionals have accrued numerous industry designations and certifications and are registered representatives that can provide a range of investment products through MassMutual's broker dealer. Drive, passion, the desire and ability to work independently toward a vision make up several components of the formula to success. Pictured below are our MassMutual Greater Houston's top producers.

Berkely Arrants has earned the designation of Certified Financial Planner®, Certified Investment Management Analyst®, Chartered Retirement Planning Counselor®, Certified Divorce Financial Analyst™, and Certified Financial Educator®. Berkely began her career in the financial services industry in 2000 and, specializing in comprehensive personal and benefit planning for business owners and professionals.

Walter Katz, approaching 30 years of experience in the financial services business and A Certified Financial Planner, genuinely cares about helping clients take responsibility for their financial future. He sells and implements strategies and products offering the best path for success based on individual goals, values, and circumstances.

John Wilson has earned the designation of Chartered Life Underwriter and Chartered Financial Consultant®. A resident of Houston, TX, with 25+ years of professional experience as a Financial Advisor. His combination of experience, professionalism and access to a wide variety of products and services helps his clients meet their financial goals, estate strategies and insurance needs.

Michelle Gessner earned her MBA at Boston University, Brussels campus, and was awarded the prestigious Freshman Five honor by MassMutual as one of the top 5 producers in her class nationwide. Her passion and integrity for her clients' financial security and well-being is second to none. Her direct approach and her knack for focusing on the big picture needs of her clients helps them identify what is important to them.

Ann Hauser Laufman has earned the designations of CERTIFIED FINANCIAL PLANNER™ and a Certified Family Business Specialist. Whether the need is for understanding company contracts or maximizing benefits, retirement distribution planning or protecting your family against financial loss, Ann helps her clients understand their options and help create a plan that provides them with peace of mind.

Mariana Ruiz-Posada manages her personal practice of servicing clients to help them meet their financial goals and needs. For more than 16 years in the financial services industry, she has been a passionate advocate for helping Hispanics increase their financial knowledge, specifically in the area of proper planning for the financial stability of their families and their businesses.

Reva Azeez began her career right after graduating from the University of Houston with a degree in finance and marketing in 2007. She specialized in working with business owners and professionals. Reva is passionate in working with women in helping them identify their financial goals, determine a plan to reach them as well as identify solutions to any gaps along the way.

Mamie Favor has earned the Certified Financial Planner® designation. She focuses her financial planning skills and expertise on protection strategies that help guide her clients toward financial security. Her target market is small companies, closely held corporations and high net worth individuals. Mamie's practice focuses on estate planning, tax reduction strategies, key man plans, and business continuation and exit strategies. (Not pictured). ■

ABOVE: From left Mariana Ruiz Posada, Walter Katz, Berkley Arrants, John Wilson, Michelle Gessner, Ann Laufman, Reva Azeez

John Wilson, Berkely Arrants, Walter Katz, Michelle Gessner, Mamie Favor and Ann Hauser Laufman are registered representatives of and offer securities, investment advisory and financial planning services through MML Investors Services, LLC Member SIPC (www.sipc.org). Supervisory Office: 3 Greenway Plaza, Suite 1800, Houston, TX 77046, (713) 402-3800.

Reva Azeez and Mariana Ruiz Posada are registered representatives of and offer securities through MML Investors Services, LLC. Member SIPC (www.sipc.org). Supervisory Office: 3 Greenway Plaza, Suite 1800, Houston, TX 77046, (713) 402-3800.

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 or its affiliated companies. CRN201610-187286

1 Ranked 96 in FORTUNE® Magazine's FORTUNE® 500 (June 16, 2014)

2 Dividends not guaranteed.

3 Ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company.