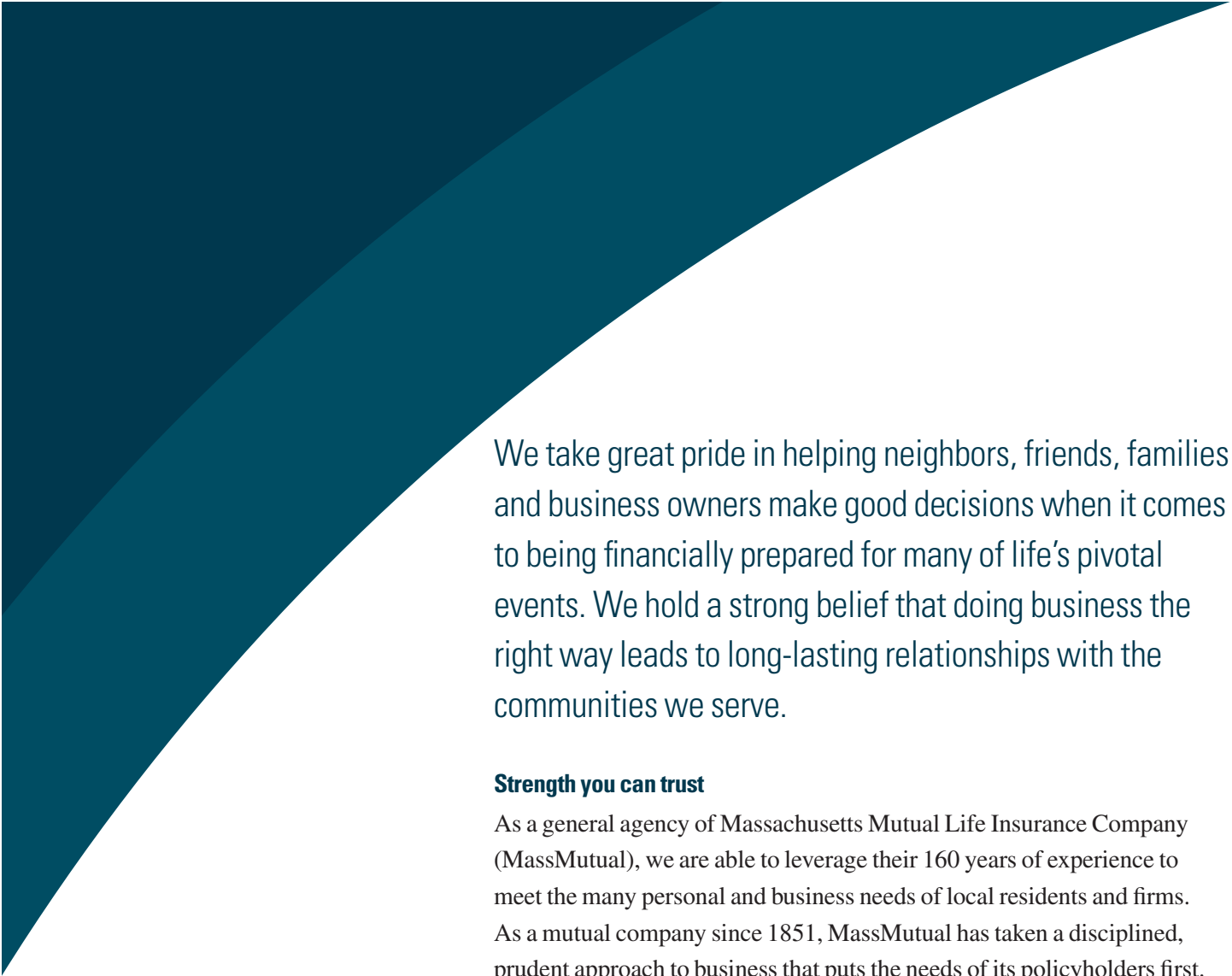


# Service and commitment that's locally grown

Our measures of community value – 2010





We take great pride in helping neighbors, friends, families and business owners make good decisions when it comes to being financially prepared for many of life's pivotal events. We hold a strong belief that doing business the right way leads to long-lasting relationships with the communities we serve.

**Strength you can trust**

As a general agency of Massachusetts Mutual Life Insurance Company (MassMutual), we are able to leverage their 160 years of experience to meet the many personal and business needs of local residents and firms. As a mutual company since 1851, MassMutual has taken a disciplined, prudent approach to business that puts the needs of its policyholders first. Staying true to this long-term philosophy, the company was able to increase its statutory surplus during 2010 and maintain financial strength ratings among the highest in the industry.<sup>1</sup> And MassMutual has paid dividends to eligible, participating policyholders continuously since the 1860s.<sup>2</sup>

MassMutual is committed to the communities it does business in as reflected by the nearly \$7 million in philanthropic support it provided in 2010. This support helps create a better quality of life as well as contributes to the economic vitality of our communities.

**Our commitment to you**

Our agency has made the same commitment to having a positive impact as MassMutual has. Local residents and businesses rely on us to help them secure their financial futures, but our commitment doesn't end there. Our community involvement through charitable organizations, economic development, and civic events is deeply important to us, and our time and resources invested are one more reason why we've earned the trust from so many in this area.

HF Financial  
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# Our community ties as of December 31, 2010<sup>3</sup>

## Strength in our numbers

Number of clients <sup>4</sup> .....	<b>25,798</b>
Life insurance coverage in force <sup>5</sup> .....	<b>\$5,402,490,695</b>
Life insurance benefits (claims) paid <sup>6</sup> .....	<b>\$22,802,739</b>
Disability income insurance benefits (claims) paid <sup>7</sup> .....	<b>\$12,521,827</b>
Client policy and account values <sup>8</sup> .....	<b>\$1,061,891,284</b>
Dividends to whole life policyholders <sup>9</sup> .....	<b>\$15,234,618</b>

## Financial professionals you can trust with credentials you can trust

With an emphasis on high professional standards in our agents' knowledge, ethics, and experience, we believe that specialized training and education is critical in reinforcing trust with our clients and creating a positive impact. Our mission is to continuously raise the level of professionalism of our producers and, by extension, the financial services industry as a whole.

## Community involvement

In today's challenging economic times, it is especially important to balance our obligations to our stakeholders with the responsibility we feel to our communities. Our employees, agents and business associates have good reason to be proud of their association with MassMutual.

The following are organizations our agency has supported directly or that have recognized our agency for our impact in our community this year:

- Best Places to Work (#2 in Mid Size Company) awarded by the Charlotte Business Journal
- Love, Inc.
- United Way
- ARC of Mecklenburg County
- WTVI-Public Television

## LifeBridge<sup>SM</sup>

MassMutual's LifeBridge program provides free<sup>10</sup> life insurance for income eligible families. It is designed to help protect the dream of providing an education for a child if the parent dies before the child completes school. As of year end 2010, MassMutual and its general agencies have provided over \$582 million in free life insurance coverage across the country.

This agency alone has provided \$5,550,000 in free life insurance coverage over the course of LifeBridge's existence.

## Cumulative select operating data

Three year performance period:

**\$55,783,904** .....in disability insurance claims<sup>11</sup>

**\$67,450,632** ..... in death benefits<sup>12</sup>

**\$50,072,856** ..... in dividends to policyholders<sup>13</sup>

Since 2006, MassMutual has ranked among *Fortune's* "World's Most Admired Companies" in the "Life & Health Insurance" industry category.<sup>14</sup>

<sup>1</sup> Ratings for MassMutual, C.M. Life Insurance Company and MML Bay State Life Insurance Company are as of 2/01/11 and are subject to change: A.M. Best:(A++); Fitch: (AA+); Moody's: (Aa2); Standard & Poor's: (AA+).

<sup>2</sup> Dividends are not guaranteed.

<sup>3</sup> Data includes production from this MassMutual general agency and its detached offices.

<sup>4</sup> An insured, owner, or payer of a MassMutual policy or contract.

<sup>5</sup> Amount of individual life insurance in force as of 12/31/10 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.

<sup>6</sup> Amount of individual life insurance claims paid from 1/1/10 to 12/31/10 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.

<sup>7</sup> Amount of disability income insurance claims paid from 1/1/10 to 12/31/10 related to products issued by Massachusetts Mutual Life Insurance Company.

<sup>8</sup> Includes values of MassMutual and subsidiary insurance companies' insurance and retirement products and investment products offered through MML Investors Services, LLC, a MassMutual subsidiary.

<sup>9</sup> The amount of dividends to whole life policyholders in 2010.

<sup>10</sup> MassMutual pays the premiums.

<sup>11</sup> Amount of disability income insurance claims paid from 1/1/08 through 12/31/10 related to products sold by Massachusetts Mutual Life Insurance Company.

<sup>12</sup> Amount of individual life insurance claims paid from 1/1/08 through 12/31/10 related to products sold by Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company, and MML Bay State Life Insurance Company.

<sup>13</sup> The amount of dividends to whole life policyholders from 1/1/08 through 12/31/10.

<sup>14</sup> *Fortune's* "World's Most Admired Companies" rankings for 2006, 2007, 2008, 2009 and 2010 are found at [www.money.cnn.com/magazines/fortune/mostadmired](http://www.money.cnn.com/magazines/fortune/mostadmired)

