

(F-1) Agency Staff or Generic Agency Use - MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives, Springfield, MA 01111-0001. Local sales agencies are not subsidiaries of MassMutual or its affiliated companies.

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(F-13) Insurance Rep & Registered Representative from Agency 156 - MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives, Springfield MA 01111-0001. (Insert Producer's name here) is a Registered Representative of and securities offered through Summit Equities, Inc., Member FINRA/SIPC, 4 Campus Drive, Parsippany, NJ 07054, (973) 285-3670. Summit Equities, Inc. is not a subsidiary or affiliate of MassMutual.

For Ambassador Full/MDA officers who opt to use CEO, CFO, COO, Pres. and VP:

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HOME OFFICE

These disclosures assume the individual is not licensed for insurance or securities sales.

(HO-1) Non Registered - Bright Meadow Office - MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives, Springfield, MA 01111-0001.

(HO-2) Non Registered - Springfield Office - MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives, Springfield, MA 01111-0001.

(HO-3) Non Registered Field Offices - MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives, Springfield, MA 01111-0001.

(HO-4) Registered Representative with MML Investors Services - Registered Representative of MML Investors Services, LLC, a member of the MassMutual Financial Group. Supervisory Office: 1295 State Street, Springfield, MA 01111-0001 (413) 788-8411. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives, Springfield, MA 01111-0001.

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(HO-6) Registered Representative with MMLD - Registered Representative of MML Distributors, LLC, a member of the MassMutual Financial Group. Supervisory Office: 100 Bright Meadow Blvd., Enfield CT 06082-1981 (413) 788-8411. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives, Springfield, MA 01111-0001.

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SECONDARY DISCLOSURES

Producers choosing to use JD and/or CPA designations on MMFG Corporate stationery will need to use the designation(s) and disclosure below.

JD and/or CPA: “Not practicing on behalf of MassMutual or its affiliates.”

Producers choosing to use the CPA designation on MMFG Corporate stationery also need to use an accompanying disclosure above the aforementioned and list jurisdiction(s) where authorized for accountancy services by using their two-letter abbreviation(s).

CPA: “Authorized for accountancy services in: [list jurisdiction(s)].”