

**Recognition for Professional and Efficient Claims Service:
MassMutual Asia Employee Benefits obtained
'Hong Kong Q-Mark Service Scheme' Certification**

MassMutual Asia Ltd. (MassMutual Asia) is pleased to announce that its Employee Benefits Department has been certified under the coveted 'Hong Kong Q-Mark Service Scheme' Certification (Q-Mark Service Certification) by the Federation of Hong Kong Industries (FHKI) in employee benefits claims service.

MassMutual Asia is the first insurance company in Hong Kong to have its Employee Benefits Department certified under the Q-Mark Service Scheme on the provision of employee benefits claims service. This certification is a further example of MassMutual Asia demonstrating its 'Strive for Excellence' commitment.

Nowadays, more and more companies are using group insurance as an employee benefit in order to retain quality staff as well as attract potential candidates. MassMutual Asia puts customers first and understands their needs. Mr Jonas Wong, Vice President - Corporate Business, MassMutual Asia, said, "We view product and service as a total solution, which is why we are dedicated to enhancing our after-sales service by simplifying administration and claims application procedures and upholding a commitment to specific service turnaround times. We are committed to finalizing hospitalization claims within 10 working days and out-patient/dental claims within 7 working days." In facing the fierce competition in the marketplace, Mr Wong is now seeing the results of a "win-win" situation, in which improving claims efficiency not only helps reduce employers' administration efforts and increases employee confidence in their company, but also boosts the service provider's competitive advantage.

Mr Wong added, "Over the past twelve months, some 200,000 claims applications have been received by MassMutual Asia. The number of cases settled within 5 days accounted for over 99% of the total applications received. This demonstrates that our service level is even higher than the turnaround time guaranteed in our service pledge, and makes us one of the most efficient service providers in the field. Being the first insurance company in Hong Kong to have its Employee Benefits Department Q-Mark certified under the Q-Mark Service Scheme is a major encouragement to all our staff members and consultants, who have worked hard to raise our service quality. This certification also reinforces our commitment to claims service excellence."

Established in July 1978, the Hong Kong Q-Mark Scheme is administered by the Hong Kong Q-Mark Council under the auspices of the FHKI and has developed into a quality-certification scheme widely recognized throughout the region. Its objectives are to foster industrial development by enhancing the quality of services and management systems in compliance with internationally recognized standards, and to promote the concept of quality services in local and overseas markets. The FHKI also strictly evaluates the service system, with on-the-spot audits of the service locations, in order to ascertain whether the prescribed requirements are met. Surveillance on a quarterly basis is also performed by the FHKI to ensure that licensees maintain the required service quality and standards.

MassMutual Asia is a member of the MassMutual Financial Group. Headquartered in Hong Kong, MassMutual Asia has over one thousand consultants. The company delivers professional one-stop risk- and wealth- management consulting services including a series of flexible and innovative life insurance products, retirement plans and investment services. Besides the life insurance business, MassMutual Asia also operates three subsidiaries in Hong Kong: MassMutual Asia Investors Ltd. provides an array of wealth-management services,

MassMutual Trustees Ltd. focuses on MPF, while MassMutual Insurance Consultants Ltd. handles general insurance.

MassMutual Financial Group is a marketing designation for the Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates. With over US\$363 billion¹ in assets under management and 13 million customers, MassMutual Financial Group is a global, growth-oriented and diversified financial-services organization. Established in 1851, MassMutual has received the highest ratings from three of the major ratings agencies², including "AAA" from Standard & Poor's, "A++" from A.M. Best, and "AAA" from Fitch. Renowned US financial magazine, FORTUNE, regularly ranks MassMutual as one of "the Five Largest US Life Insurance Companies"³.

Note:

1. Figures as of December 31, 2008
2. All financial ratings are assigned to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings as of April 1, 2009. Ratings are subject to change.
3. The "Five Largest US Life Insurance Companies" is a ranking published by FORTUNE Magazine on July 21, 2008 and is calculated according to the aggregate results of [Insurance: Life and Health (Mutual)] and [Insurance: Life and Health (Stock)] on the total revenue for the year 2007.

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