



SERVING OUR
COMMUNITY
FOR 165 YEARS

 www.northerncalifornia.massmutual.com



MEETING AGENDA



Introduction



Value Proposition



Gap Identification



Community Impact



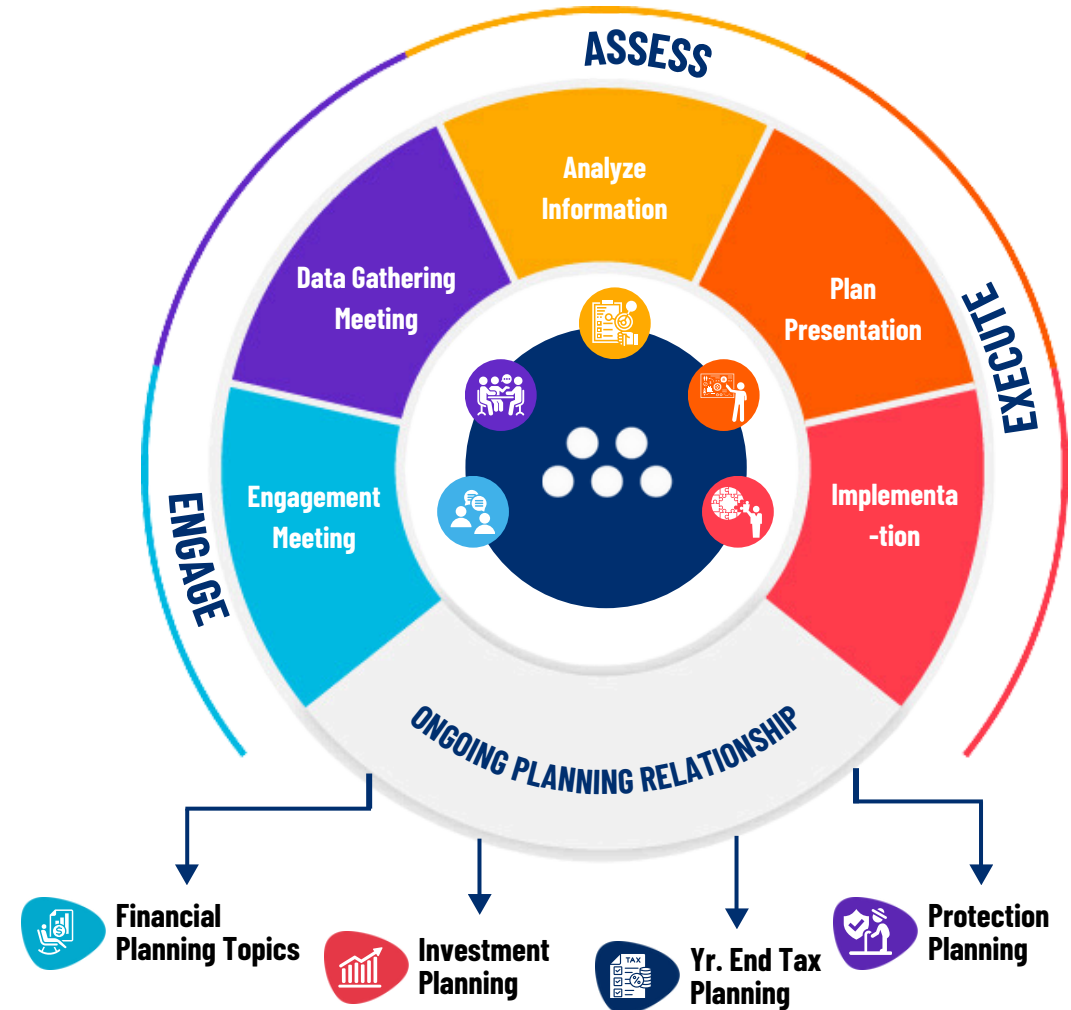
Next action steps ... where should we go from here



A top-down view of a meeting table. In the center, a person's hands are clasped together. To the left, another person's hand is open, palm up, with a gold ring on the ring finger. To the right, a hand holds a pen over a clipboard with a blank sheet of paper. The background is a light-colored wooden table.

A FEW QUESTIONS BEFORE WE BEGIN

YOUR UNIQUE VISION WITH OUR SYSTEMATIC APPROACH



FOR OVER 165 YEARS WE HAVE SUCCESSFULLY NAVIGATED ALL THESE PRIOR CRISES IN OUR COUNTRY:

- Yellow Fever epidemics in the 19th century
- The great pandemic of 1918
- Two world wars
- The Great Depression
- The Financial Crisis of 2008-2009
- The current COVID-19 pandemic

**We can't predict the future, but
you can have the confidence
knowing that we are prepared for
whatever it may hold.**

VALUE OF BEING BACKED BY MassMutual®

01

#104

On the
Prestigious
Fortune 500 list

02

**\$312
Billion**

In assets under
management

03

**28
Billion**

In total
Surplus

*MassMutual has paid
dividends to participating
policy holders every year
since 1869.

Since 1851, MassMutual has grown and proven to be a **Diversified Financial Services Company**.
Ranked #104 on the **2023 FORTUNE 500**

OUR FINANCIAL STRENGTH



A.M. Best Company

A++ Superior

Fitch Ratings

AA+ Very Strong

Moody's Investors Service

Aa3 High Quality

Standard & Poor's

AA+ Very Strong

Size is important ... But safety is most important

MY ROLE AS YOUR TRUSTED PARTNER



Financial Position

- ✓ Recently moved or considering relocation.
- ✓ Considering the sale of a major asset like your home or business.
- ✓ Changing jobs.
- ✓ Getting married or divorced.
- ✓ Loss of a loved one.
- ✓ Receiving a gift or inheritance.



Risk Management

- ✓ Reviewing Health Savings Account contributions.
- ✓ Spending and remaining balances in Flexible Spending Accounts.
- ✓ Reviewing existing life and income disability insurance policies and coverage amounts.
- ✓ Reviewing assisted living needs for a parent or other family member.
- ✓ Reviewing any long-term care needs.



Retirement Planning

- ✓ Maximizing 401(k) contributions
- ✓ Maximizing IRA contributions
- ✓ Reviewing overall retirement income strategy
- ✓ Establishing a retirement plan if a business owner
- ✓ Retirement planning
- ✓ Social security
- ✓ Distribution planning
- ✓ Funding analysis
- ✓ Non-qualified plans



Tax Management

- ✓ Income tax strategies
- ✓ Alternative minimum tax strategies
- ✓ Capital gain/loss strategies



Estate Planning

- ✓ Using a trust
- ✓ Reviewing beneficiary designations
- ✓ Planning charitable giving
- ✓ Reviewing impact of any new tax laws
- ✓ Reviewing estate documents (wills, trusts)
- ✓ Planning for the succession of a business
- ✓ Analyzing estate tax implications



Wealth Accumulation

- ✓ Confirming investment goals & strategies.
- ✓ Reviewing asset allocation.
- ✓ Revisiting income & savings needs.
- ✓ Contributing to education accounts.
- ✓ Establishing savings plan for major purchase or expense goal.

OUR SOLUTIONS



Protection

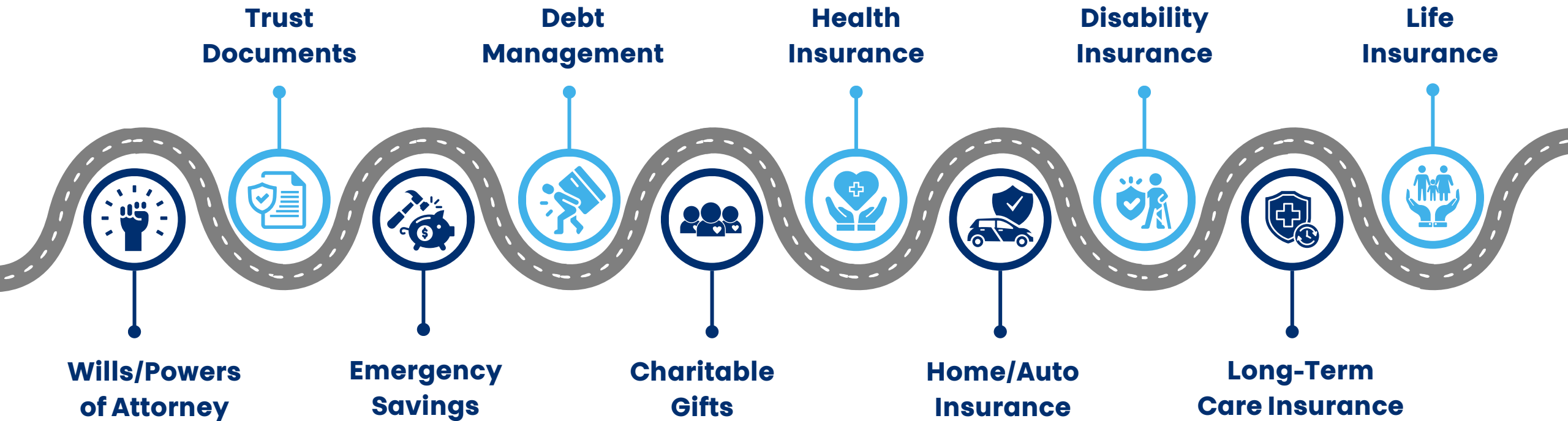


Accumulation



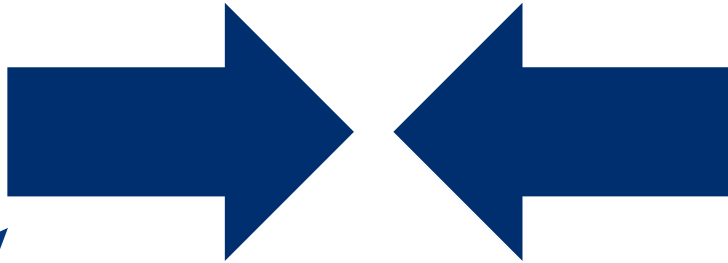
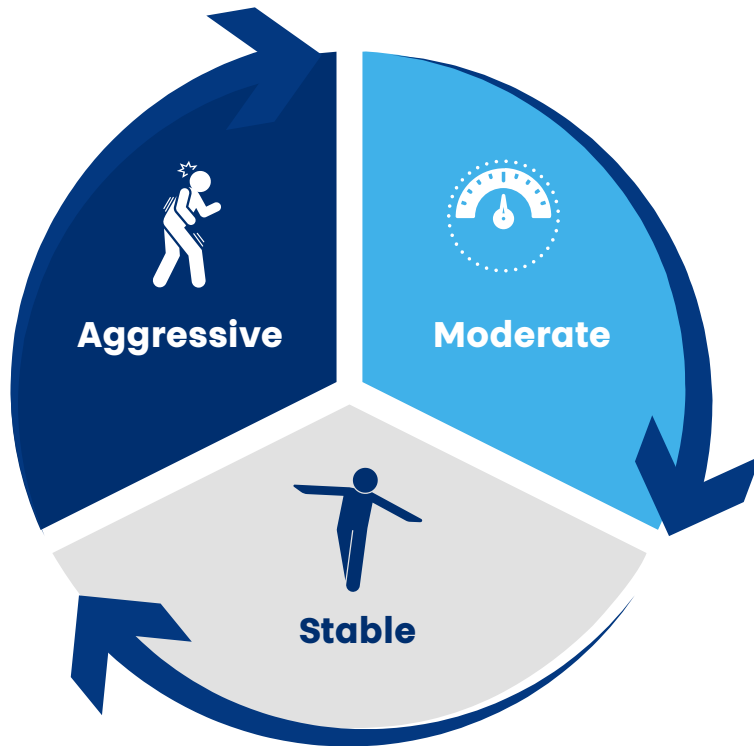
Distribution

PROTECTION STAGE

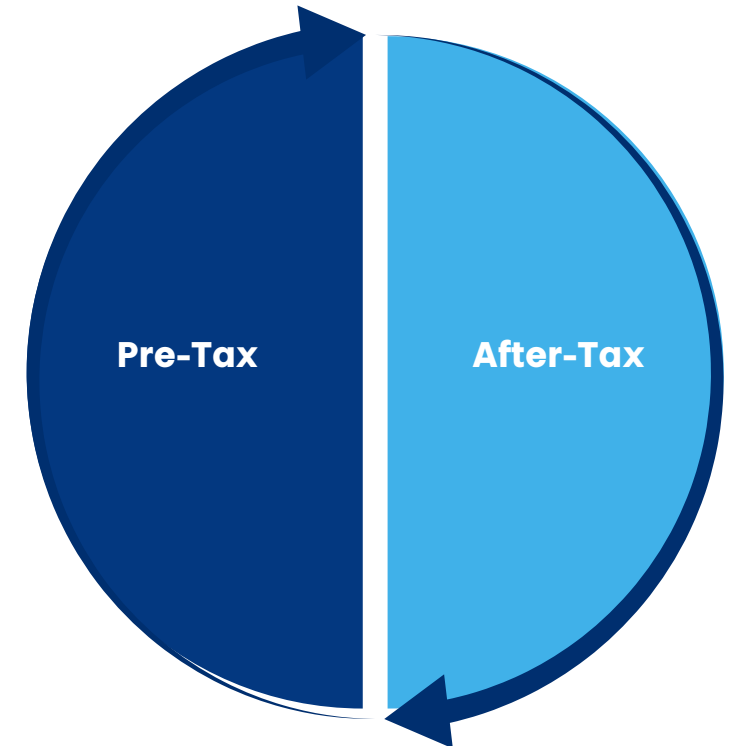


ACCUMULATION STAGE

Your Risk Mix



Your Tax Mix



DISTRIBUTION STAGE



**Risk
Assessment**



**Pension
Maximization Strategies**



**Guaranteed
lifetime income**



**Required
Minimum Distribution**



**Retirement
Readiness Budget**



**Capital
Preservation**

HOW WE HELP





RETIREMENT SAVINGS CALCULATOR

How much money do I want in retirement?

Current age	
Desired retirement age	
Current income (PV)	
% of income in retirement	
Inflation rate (Rate)	
# of years until retirement	
Amount needed in retirement (fv)	

How much money do I want in retirement?

Retirement withdrawal rate (rate)	
Amount needed in retirement	

How much money do I want in retirement?

Current savings	
Rate of return during accumulation	
# of years until retirement	
Monthly savings target	

Percentage of income needed to save

SURVIVOR INCOME NEEDS CALCULATOR

For Wife Husband At Death of

		Wife	Husband		
		Husband	Wife		
SALARY				Total	
Immediate Money Fund (50% of Annual Salary)				Minus (Savings and Liquid Assets)	
Debt Liquidation (Credit Cards, School Loans) ect.				Total Insurance Needed	
Emergency Fund (3-6 Months Annual Salary)				Insurance Through Work - Not Transportable	
Rent or Own					
Child / Home Care - Salary					
Number of years to replace income					
Legacy Planning (Edowment, Education, Charity, etc.)					

Total NET Insurance Needed

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