Roger Crandall

President and Chief Executive Officer
Massachusetts Mutual Life Insurance Company (MassMutual)

Roger W. Crandall is Chairman, President and Chief Executive Officer of Massachusetts Mutual Life Insurance Company (MassMutual), headquartered in Springfield, Mass.

During Mr. Crandall's tenure as CEO, MassMutual has grown to serve more than five million customers, provide more than $560 billion in life insurance protection and has reached more than $675 billion in assets under management. The company has also become the number one writer of whole life insurance in the U.S., which is a testament to its industry-leading position as a financially-strong mutual company run for the benefit of its policyowners and customers. MassMutual provides holistic financial solutions through a broad range of businesses, including its domestic insurance and retirement business, global asset management subsidiaries (OppenheimerFunds and Barings), and MassMutual International (with insurance operations in China, Japan and Hong Kong).

Mr. Crandall first joined MassMutual in 1988 as a real estate investment trainee, and spent the first 12 years of his career in the company's Investment Management Department. In 2000, he joined Babson Capital, a MassMutual subsidiary which is now part of Barings, where he gradually assumed broader management responsibilities in such areas as public and private bonds, bank loans and private equity investments. In 2005, Mr. Crandall was appointed Chairman of Babson Capital and MassMutual's Chief Investment Officer, and in 2007 he added the role of Co-Chief Operating Officer. He was named MassMutual's President and joined the company's Board of Directors in 2008, and was named CEO in 2010.

In addition to his role at MassMutual, Mr. Crandall takes an active leadership role in industry, civic, academic and economic development organizations. He is a member of

the Board of Directors of the Financial Services Roundtable and a member of the Business Roundtable. He also serves on the Smithsonian National Board, the American Council of Life Insurers Executive Committee, the Massachusetts Competitive Partnership, the Wharton Board of Leadership Advisors, the University of Vermont Foundation Leadership Council and the Lahey Hospital & Medical Center Board of Trustees. Mr. Crandall, a Chartered Financial Analyst (CFA), graduated from the University of Vermont with a bachelor's degree in Economics. He earned his MBA with honors from the Wharton School of Business at the University of Pennsylvania.