

CHARTER OAK

Insurance and Financial Services Co.

FOR IMMEDIATE RELEASE

December 18, 2007

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Charter Oak Insurance and Financial Services Teams Up with Mariano, McGrath & Associates

Southbury, CT—Charter Oak Insurance and Financial Services Co. is pleased to announce that it has teamed up with Mariano, McGrath & Associates. Paul Mariano, who headed Mariano, McGrath for 25 years, combined his firm with Charter Oak earlier this fall. He operates out of offices in Southbury, Farmington, New Haven and Vernon.

Certified in Long Term Care (CLTC) and with designations as a Master of Science in Financial Services, (MSFS), a Chartered Life Underwriter (CLU), a Chartered Financial Consultant (ChFC), and a Certified Family Business Specialist (CFBS), Mariano counsels clients in all areas of pre-and post-retirement planning. He also instructs diverse audiences as part of an ongoing financial education program sponsored by universities and corporations throughout Connecticut.

Mariano has served on the boards of the University of Connecticut Foundation and the UCONN Club. His involvement with his alma mater also includes a past presidency of the University of Connecticut National Alumni Association and key membership on the UCONN 2000 Committee. In addition to his education at UCONN, Mariano attended the University of Pittsburgh and received his MSFS from The American College. He resides in Southbury, CT.

Peter Novak, Charter Oak's general agent, said: "Professionally and philanthropically, the merger of Mariano, McGrath & Associates with Charter Oak takes us deeper into the community where this agency got its start. It is a true pleasure to welcome Paul to Charter Oak."

Charter Oak Insurance and Financial Services Co. is a general agency of Massachusetts Mutual Life Insurance Company (MassMutual) and serves the risk management, business services and retirement and investment planning needs of more than 60,000 clients throughout New England. With core offices in Boston, Farmington, Springfield and Stamford, Charter Oak considers helping

others the heart of its business and is proud to support many philanthropic organizations in all of the markets it serves. To learn more, visit www.charteroakinsurance.com.

Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, Inc., member SIPC, 1500 Main Street, Suite 1200, Springfield, MA 01115, Tel: 413-781-6850. Insurance offered through Massachusetts Mutual Life Insurance Company and other fine companies.