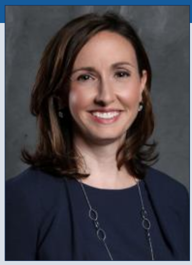
MassMutual
Tri State



Michele Hakes, RICP®

Financial Advisor
Financial Planner

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Qualifications and Personal Information

- Over 20 years of experience in the Financial Industry
- Licensed to offer Life & Health, Variable Annuity, and Property & Casualty products
- Licensed to offer Securities products, Series 7
- Licensed to offer Investment products, Series 66
- Received BA in Economics from Douglass College
- Longtime resident of Millburn Township, NJ
- Married with 2 children

Our Solutions for Life

MassMutual Tri State is dedicated to providing you with complete financial solutions, specifically focused on building long-term relationships with individuals, employees, and business owners to achieve financial security.

With roots in New Jersey, Pennsylvania and New York, we have evolved for over 100 years into a leading financial services company.

We have over 170 dedicated Financial Representatives and Advisors conveniently located throughout the tri-state area. Our team approach provides you with an integrated and customized solution to successfully fulfill all your financial goals and objectives.

You benefit from the commitment, expertise and personal focus of our team, combined with the financial strength, stability and industry leading solutions provided by MassMutual for over 165 years.

We Offer a Wide Range of Financial Solutions, such as:

RETIREMENT PLANNING

Retirement Planning
Income Continuation
Estate Conservation Strategies
Analysis and Selection of Asset Allocation
Individual Retirement Accounts (IRAs)
College Funding Strategies

PROTECTION AND INSURANCE

Life Insurance
Fixed and Variable Annuities
Disability Income Insurance Protection
Long-Term Care Insurance
Auto Insurance
Home Owner’s Insurance

INVESTMENTS

Mutual Funds/ETFs
Managed Accounts
Stocks & Bonds

BUSINESS PLANNING SOLUTIONS

Ownership Succession Strategies
Overhead Protection
Key-Person Insurance
Buy-Sell Agreement Funding
Disability Income Insurance

EMPLOYEE BENEFITS

Group Life Insurance
Dental Coverage
Disability Income Insurance
Qualified Retirement, Pension & Profit Sharing Plans
401(k), 403(b), 457(b) and Section 125 Plans
SEP & SIMPLE IRAs
Long-Term Care insurance
IRAs (Payroll Deduction)
Executive Benefits, Key Person Insurance
Group Health Insurance