

CHARTER OAK

Insurance and Financial Services Co.

FOR IMMEDIATE RELEASE

December 18, 2007

Contact: Joanna Peduto
860-678-2927
jpeduto@finsvcs.com

Charter Oak Insurance and Financial Services Joins Forces with Grove Street Financial

New Haven, CT—Charter Oak Insurance and Financial Services Co. is pleased to announce that it has joined forces with Grove Street Financial. Stu Grove, who headed Grove Street for five years, combined his firm with Charter Oak earlier this fall and operates out of the agency's New Haven offices.

Grove specializes in comprehensive financial analysis, including retirement planning, education and other investments, business continuation planning and employee benefit products and services. Grove is Certified in Long Term Care (CLTC) and serves clients across 48 states.

A fixture on the speaking circuit, Grove actively organizes and lectures at educational seminars held at universities, businesses and corporations. He is a mentor to interns starting out in the industry and started the Family Business Center at Quinnipiac University. He is also active in the Hamden, New Haven and Quinnipiac Chambers of Commerce; the Million Dollar Round Table; and recreation for youth groups in New Haven, North Haven and Hamden. Grove graduated from Quinnipiac University and earned two master's degrees (math and recreation) from SCSU. He resides in Hamden, CT.

Peter Novak, general agent of Charter Oak, said: "Stu and I first teamed up on the basketball court in New Haven, when he was my coach and I was a high school athlete. The merger of Grove Street and Charter Oak puts two powerhouses back on the same team in the community where we first met. We are thrilled to welcome Stu and Grove Street to the agency."

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.

CRN200811-09400