

E. Thomas Foster, Jr.

**National Spokesperson,
Workplace Solutions
MassMutual Life Insurance Company**



E. Thomas Foster Jr., (Tom) is National Spokesperson for MassMutual's Workplace Solutions business Division. Foster works directly with MassMutual financial advisor and plan sponsor clients to educate them on 401(k) plans and other qualified plan products and enhances MassMutual's public image in the retirement plans arena.

Tom is particularly adept at translating complex regulatory and product developments into understandable terms for his audiences. He also works closely with financial advisors to help them build their retirement plan business.

Foster has more than 30 years of experience working with retirement plans, covering product development, training, marketing and relationship management. He is an acknowledged industry expert in retirement plan legislation, regulation and compliance testing.

Prior to joining MassMutual in 2013, Tom was National Spokesperson for The Hartford Retirement Plans Group. Before that, he supported John Hancock's institutional sales and marketing efforts and was also with Aetna Life Insurance and Annuity Company. Additionally, he founded Foster Financial, a consulting firm specializing in employee benefit plans.

Tom travels extensively throughout the United States, lecturing to major trade organizations, national and regional broker dealers, banks and financial organizations, advisers, cpa's, attorneys, and plan sponsors.

He has been published and/or quoted in a variety of publications, including *The Wall Street Journal*, *On Wall Street*, *New York Times*, *Chicago Tribune*, *Dallas Morning News*, *Miami Herald*, *Los Angeles Times*, *Washington Post*, *National Underwriter*, *American Banker*, *Investors Business Daily*, *Registered Representative*, *Forbes*, *Smart Money.com*, *Kiplinger*, *Personal Finance*, *Dow Jones*, *Associated Press*, *London Stock Exchange* and more than one hundred others. He has appeared on media venues such as Bloomberg television, TheStreet.com, MainStreet.com, Sirius radio and a variety of local television and radio stations. He has also co-authored a book entitled *To Sell or Not to Sell...Employer Retirement Plans*.