



Timothy C. Flanagan, Jr.
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Timothy C. Flanagan, Jr. leads one of the premier agencies within the family of MassMutual Financial Group Companies, a general agency of MassMutual, Hinrichs Flanagan Financial, in Charlotte, North Carolina, representing the third generation in his family to be in this line of business.

Mr. Flanagan's career with MassMutual began in 1989 in Philadelphia. He spent six years as an advisor receiving the National Quality Award in 1990, 1991 and 1992. By 1993, he was appointed Sales Manager. In 1995, recognizing his many talents, MassMutual asked that he become their Agency Consultant responsible for agent and management development in Atlanta, Georgia.

His Atlanta assignment quickly led to his promotion as Regional Director. Flanagan's accomplishments paved the way for his being brought into the MassMutual home office in Springfield, MA as an Agency Vice President in 2000. His responsibilities expanded into an initiative to develop distribution systems for MassMutual through the development of managers and General Agents.

In 2003, Mr. Flanagan was appointed to lead Hinrichs Flanagan Financial where he has already, in 2004, received the Massachusetts Mutual Life Insurance Company National Chairman's Trophy for leading the company in career agent-produced weighted credits. Only nine of 832 agencies within the MassMutual field force are awarded this coveted distinction.

Mr. Flanagan is a 1988 graduate in Finance and Business from Cabrini College in Radnor, Pennsylvania. He continued his education and received his CLU in 1993, his ChFC in 1995, and his CFP in 1999. In 2001, he completed the Executive Development program at the Darden Business School, University of Virginia, Charlottesville, VA.

Recently invited to sit on the Business Advisory Board of the Belk College of Business at UNC Charlotte, he also sponsors the Women's Advisory Board of Hinrichs Flanagan Financial.

He lives in Charlotte, NC, with his wife, Jeanine, and his two children, son, Sean and daughter, Caitlin.

MassMutual Financial Group is a marketing designation or fleet name for Massachusetts Mutual Life Insurance Company and affiliates, Springfield, MA 01111 Insurance Representative of Massachusetts Mutual Life Insurance Company (MassMutual) and affiliates Springfield, MA 01111-0001. Timothy C. Flanagan, Jr. is

Registered Principal of and offers securities products and investment advisory services through MML Investors Services, Inc., a MassMutual subsidiary.

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