



DALBAR Recognizes the Best Web Sites in Life Insurance & Annuities

Lincoln Financial and New York Life Earn Top Honors; Twitter Usage Soars in Financial Industry

(Boston, MA. - May 2009) New York Life has managed to maintain an "Excellent" designation for 20 consecutive quarters and capture the number one place in DALBAR'S recent Life Insurance and Annuity Ranking and Trending report. AXA Equitable, finishing in second place, has also joined New York Life in receiving an Excellent rank, while firms such as MassMutual, Pacific Life, Sun America, TIAA-CREF and The Hartford earned a "Very Good" designation for consumer websites.

Lincoln Financial held on to the number one position in the Financial Professional rankings, receiving an "Excellent" designation along with American General, AXA Distributors and Allstate Financial. Lincoln Financial has also been able to retain an Excellent designation for 20 consecutive quarters.

First Quarter Rankings, 2009: Movers and Shakers

MetLife jumped 5 positions in the First Quarterly rankings with the addition of a "Quick Links" section, educational articles available in both HTML and PDF formats, the option to initiate a loan online, and the ability to track pending transactions. American General's consumer site also moved 6 spots by allowing payment allocations to be managed online and by improving their product information section to include in-depth details such as Morningstar ratings, minimum face amounts and a risk assessment for each fund available.

MassMutual and The Hartford each advanced one spot in the Financial Professional rankings with MassMutual offering a notification of when client statements are available and enhanced web pages with printer-friendly options. The Hartford has improved their suite of sales & marketing materials to include sales ideas, presentations, prospecting letters and sales guides-all used to educate and address client concerns.

First Quarter Rankings, 2009:

Top-ranked websites, as of the end of first quarter, 2009, are:

Web Ranking	Consumer	Financial Professional
# 1	New York Life*	Lincoln Life*
# 2	AXA Equitable*	American General*
# 3	MassMutual	AXA Distributors*
# 4	Pacific Life	Allstate Financial*
# 5	SunAmerica	MassMutual

*Earns DALBAR's "Excellent" designation.

Trend: Entering the "Twitterverse"

The first quarter of 2009 sparked a new world of social networking from a variety of online platforms, but one in particular growing steadily was "Twitter." Twitter, a free networking website available for users to share messages and status updates with other 'followers' of the network, was created in 2006 and has grown to be one of the most popular social networking arenas in the web world. A wide range of users have joined twitter including celebrities, athletes, politicians, media outlets, financial service firms and millions of ordinary people around the world.

- USAA has entered the Twitter world by addressing member's inquiries, warning clients of security breaches and sharing company news, updates and events.
- ALLSTATE is now providing a Twitter option for consumers to ask general service questions and has designed a Twitter page that focuses on learning more about becoming an agent or intern.
- NATIONWIDE supports the use of Twitter on their consumer facing website by enabling users to share URLs in a 'tweet text box.' Nationwide has also used Twitter to provide updates on their popular campaign "On Your Side" as well as commercials, client success stories and innovative technology.

The complete WebMonitor Life Insurance & Annuity quarterly updates for the First Quarter, 2009, are available from DALBAR at [WebMonitor Quarterly Rankings](#) or 617-723-6400.

DALBAR, Inc., the nation's leading financial-services market research firm, is committed to raising the standards of excellence in the financial-services industry. With offices in both the US and Canada, DALBAR develops standards for, and provides research, ratings, and rankings of intangible factors to the mutual fund, broker/dealer, discount brokerage, life insurance, and banking industries. They include investor behavior, customer satisfaction, service quality, communications, Internet services, and financial-professional ratings.

For information contact:

Courtney O'Leary-Lima
DALBAR, Inc.
617-624-7285
coleary@dalbar.com

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