



**Michael D. Hays**

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Michael Hays is Senior Vice President at Massachusetts Mutual Life Insurance Company in Springfield , Massachusetts . After receiving his bachelor's and master's degrees from Purdue, he went on to the University of Colorado , where he earned the Ph.D in 1973. He began his career as an assistant professor of mathematics at Paine College in Augusta , Georgia , where he stayed until 1975, when he joined the Massachusetts Life Insurance Company. He was Chief Actuary of Retirement Services from 1986 to 1998, with responsibility for pricing, asset/liability management, reserving, risk management, and financial reporting. He was then Head of Portfolio Consulting at the MassMutual Investment Group, where he oversaw development of portfolio policy and strategy for all business units, oversaw investment risk management for the MassMutual general account, and assisted in the corporate asset and liability management process. He also served as the liaison between investment units and business units. Dr. Hays is a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. He is also a member of the Purdue Actuarial Science Advisory Council.