MassMutual Ascend



Why offer an Index Protector advisory fixed-indexed annuity?

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As an investment advisor, you're tasked with helping clients pursue growth, manage risk and achieve income objectives in an increasingly complex environment. But as client goals shift and the retirement landscape evolves, you could see gaps in their portfolios that are difficult to address with traditional investments.

As a leading provider of advisory annuities, MassMutual Ascend offers solutions that can complement traditional portfolio allocations to help address protection needs, create growth opportunities, enhance resilience and support clients' long-term objectives.

WHAT YOU'LL FIND INSIDE



Identifying gaps in traditional portfolio construction



Discovering lifetime income options



Incorporating an advisory annuity into a portfolio



Integrating advisory solutions into your practice seamlessly



Exploring our advisory annuity solutions



Investing with MassMutual Ascend

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Fixed-indexed annuities offered by MassMutual Ascend are insurance products, not investments. MassMutual Ascend is not an investment advisor and the information provided in this document is not investment advice.

Are your clients receiving the protection and growth they need?

One of the most difficult challenges you face as an investment advisor is helping clients grow their assets while managing downside risk. While traditional portfolio allocations remain foundational to long-term investing, they often require tradeoffs.

Fixed income investments are often viewed as a source of safety and stability, but they offer limited upside potential, hindering clients' long-term growth opportunities. Equities can provide greater opportunities for growth, but they expose clients to significant market risk. For clients approaching or living in retirement, balancing these competing priorities becomes even more important.

Objective	Traditional approach	Tradeoff
Protection	Fixed income	Limited growth potential
Growth	Equities	Unlimited market risk



The challenge isn't choosing between growth and protection. It's finding the right balance between the two.

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Are your clients overexposed to market risk?

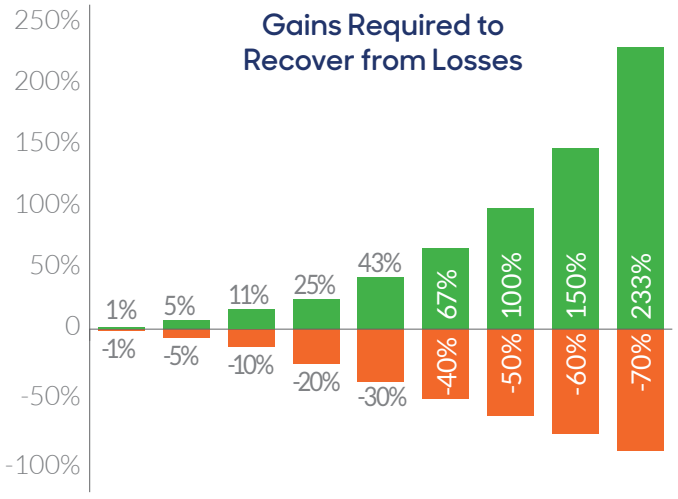
While market participation can play a crucial role in reaching long-term growth goals, volatility risk and periods of market decline will always be a reality for equity investors. Early 2020 marked the end of the longest-running bull market in modern history – and when long-run bull markets end, the decline can be dramatic. In fact, the average bear market return since 1929 is -40%.

Historical Bear Markets	Decline from All-time High
1929-1932	-86%
1937-1942	-60%
1946-1949	-30%
1956-1957	-22%
1961-1962	-28%
1966	-22%
1968-1970	-36%

Historical Bear Markets	Decline from All-time High
1973-1974	-48%
1980-1982	-27%
1987	-34%
2000-2002	-49%
2007-2009	-57%
2020	-34%
2022	-25%

Average Bear Market Return (1929-2025): -40%

For clients nearing retirement or drawing income from their portfolios, major downturns can have a disproportionate impact on long-term outcomes. Recovering from significant declines often requires substantial gains and, in some cases, valuable time that retirees may not have.



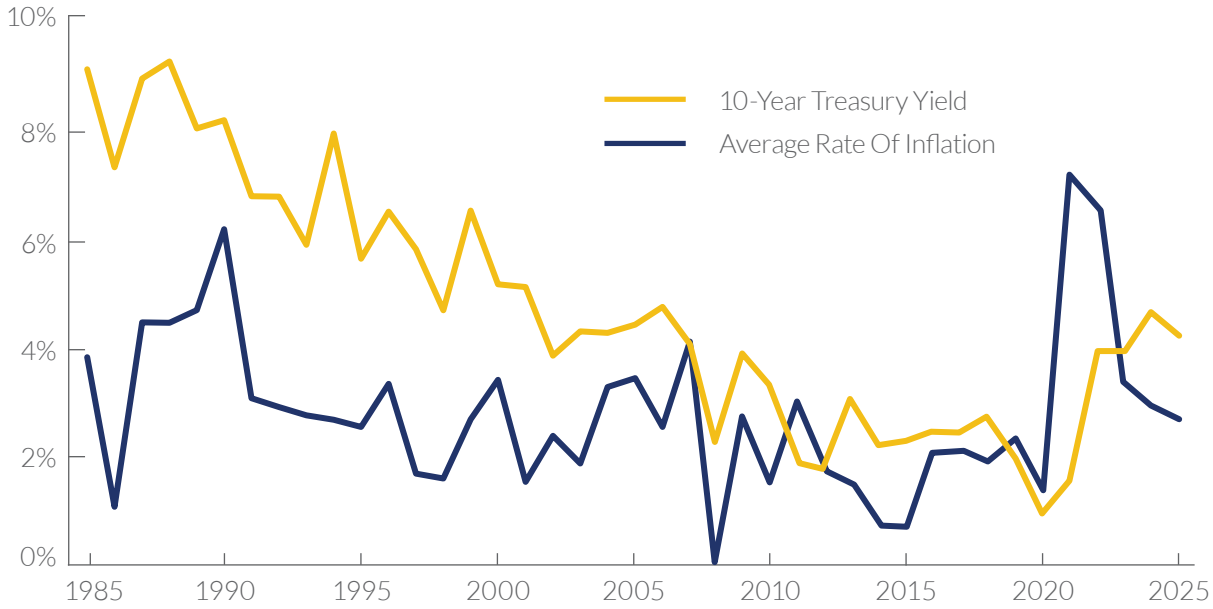
Retirement timelines and overexposure to market risk can create structural gaps in client portfolios, signaling a possible need for defined protection measures.

Sources: J.P. Morgan Asset Management, Guide to the Markets - U.S., Data as of December 31, 2025. (Average return is representative of bear markets from 1929-2025).

Will your clients have enough retirement income to withstand **rising costs?**

As people live longer, healthier lives and retirement timelines extend, developing a reliable lifetime income strategy has become increasingly important.

Fixed income investments are commonly used as a source of retirement income. But when inflation reduces the value of a dollar and purchasing power over time, a portfolio weighted too heavily towards fixed income may fall behind and leave clients struggling to support their evolving retirement needs.



On trend with the last several years, Americans continue to cite inflation as a top economic problem in our country[1] – and the majority of American seniors worry that rising costs will erode their savings and leave them short on income.[2]

[1] Gallup, December 2025.

[2] The Senior Citizens League. (2025). Retirement Survey 2025.

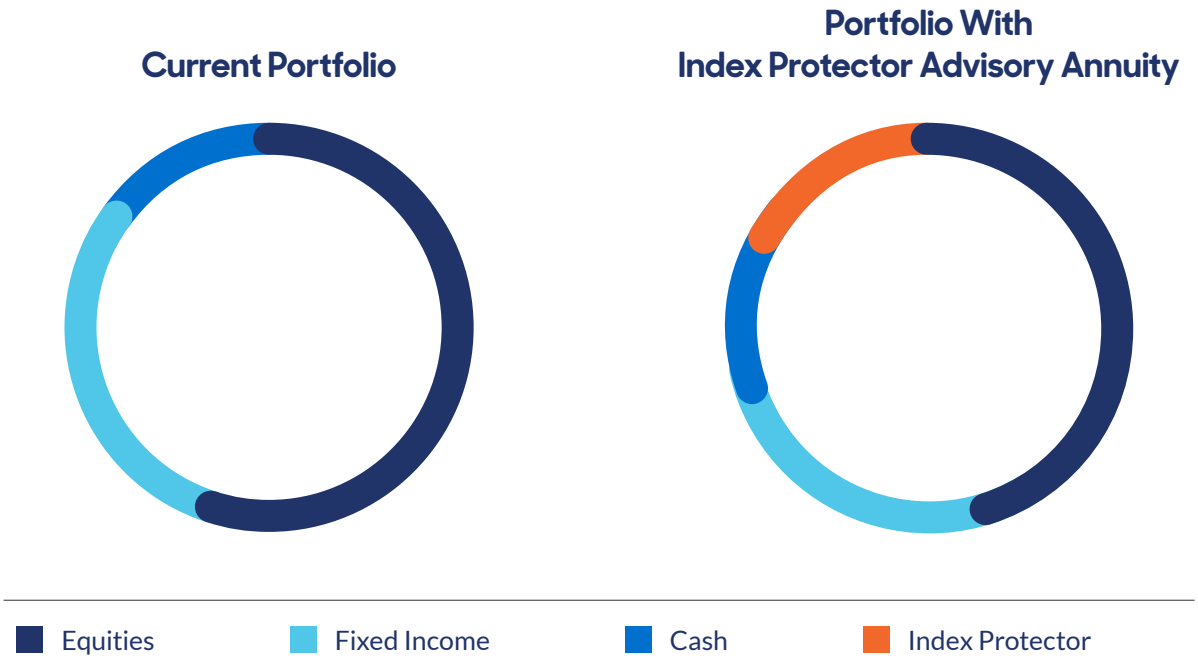
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Alternative solutions to help fill portfolio gaps

An **Index Protector** advisory fixed-indexed annuity (FIA) can complement traditional allocations by helping address portfolio gaps that may exist between growth goals, protection needs and retirement income objectives.

Within fixed income allocations, these solutions can serve as a bond alternative, maintaining safety, stability and income characteristics while introducing additional growth potential. Within equity allocations, they allow clients to maintain market exposure and growth opportunity, while introducing defined protection measures.

Here's how an Index Protector advisory FIA could be incorporated into a client portfolio:



By reallocating a portion of a client's portfolio to an Index Protector advisory FIA, they can remain positioned for growth while adding protection measures to help withstand market uncertainty.

A comprehensive suite of advisory annuities

Each Index Protector advisory FIA offers market-linked growth opportunity through indexed strategies and complete downside protection – so clients can capture market gains while maintaining confidence that their assets are safe.

Accumulation and Income Focus

Index Protector 7

The Index Protector 7, MassMutual Ascend's flagship advisory annuity, may be attractive for clients focused on greater accumulation and income opportunity. This product features early withdrawal charges and market value adjustments that end after seven years, making it a good fit for those with a longer-term investment horizon. Additionally, it offers an optional income rider, enabling clients to take advantage of guaranteed income while maintaining control of their assets.

Index Protector 5 MVA

The Index Protector 5 MVA may be a good fit for clients who want a product without early withdrawal charges. Instead of early withdrawal charges, this product features a market value adjustment that ends after five years. It also offers an optional income rider, enabling clients to take advantage of guaranteed income while maintaining control of their assets.

Accumulation Focus

Index Protector 4

The Index Protector 4 has no market value adjustments and features a four-year early withdrawal charge schedule, allowing clients to access their funds penalty-free after just four years.

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Index Protector advisory annuity comparison

	Index Protector 7 (MVA)	Index Protector 5 MVA	Index Protector 4 (No MVA)
Principal protection[1]	✓	✓	✓
Multiple declared rate strategies		✓	
Multiple indexed strategies	✓	✓	✓
10% free withdrawals	✓	✓	✓
Early withdrawal charges	✓		✓
Market value adjustments	✓	✓	
Tax-deferred growth	✓	✓	✓
Optional riders for additional income benefits	✓	✓	
Return of premium	✓		

For additional product details, see page 16-17.

[1] Unless a withdrawal or surrender occurs during the early withdrawal charge or market value adjustment period.

Growth opportunity through indexed strategies

An Index Protector advisory annuity can help clients grow their assets with strategies that earn interest based on the following indexes and ETFs:

- S&P 500® Index
- S&P 500 Risk Control 10% Index
- S&P U.S. Retiree Spending Index
- iShares U.S. Real Estate ETF
- iShares MSCI EAFE ETF
- SPDR® Gold Shares ETF
- First Trust Barclays Edge Index

The following analysis uses one-year rolling periods to analyze the performance of each strategy. Observations represent how each strategy would have performed if someone allocated money to it every day and a term started every day during the specified time frame.

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	Maximum Return	Average Return
S&P 500® Index 1-year point-to-point strategy with 10% cap	10.00%	7.70%
S&P 500 Risk Control 10% Index 1-year point-to-point strategy with 80% participation rate	24.09%	7.78%
S&P U.S. Retiree Spending Index 1-year point-to-point strategy with 80% participation rate	10.14%	3.16%
iShares U.S. Real Estate ETF 1-year point-to-point strategy with 13% cap	13.00%	4.94%
iShares MSCI EAFE ETF 1-year point-to-point strategy with 11% cap	11.00%	6.05%
SPDR® Gold Shares 1-year point-to-point with 13% cap	13.00%	7.15%
First Trust Barclays Edge Index 1-year point-to-point with 15% cap	15.00%	4.49%

Index returns are from December 31, 2015 to December 31, 2025 and are based on 2,349 observations.

The launch date of the First Trust Barclays Edge Index was April 14, 2023.

Strategies linked to the First Trust Barclays Edge Index (FTEDGE7) provide returns based, in part, on the change in net asset value of the underlying investments of the Index. The net asset value change includes dividends that might be paid on the underlying investments of the Index.

Maximum return for a strategy with a participation rate is based on the single highest return for any one-year period during the specified time frame. Indexed interest rates for a strategy are based on index changes over one-year terms, which begin on the 6th and 20th of a month. The information presented above reflects hypothetical caps and participation rates, which are not guaranteed rates. The actual caps and participation rates that we might have applied during this period would have been different and might have been significantly lower.

Historical values of the S&P 500 are based on the S&P 500 Price Return Index (SPX). Historical values of the S&P 500 Risk Control 10% Index are based on the S&P 500 Average Daily Risk Control 10% Price Return Index. These indexes do not include dividends paid on any of the stocks included in the index. You cannot invest directly in an index.

Historical values of the iShares US Real Estate ETF and iShares MSCI EAFE ETF strategies are based on ETF closing prices and do not include dividends earned on the ETFs.

The launch date of S&P 500 Risk Control 10% Index was April 4, 2013. The launch date of the S&P U.S. Retiree Spending Index was September 26, 2016. The launch date of the iShares U.S. Real Estate ETF was June 12, 2000.

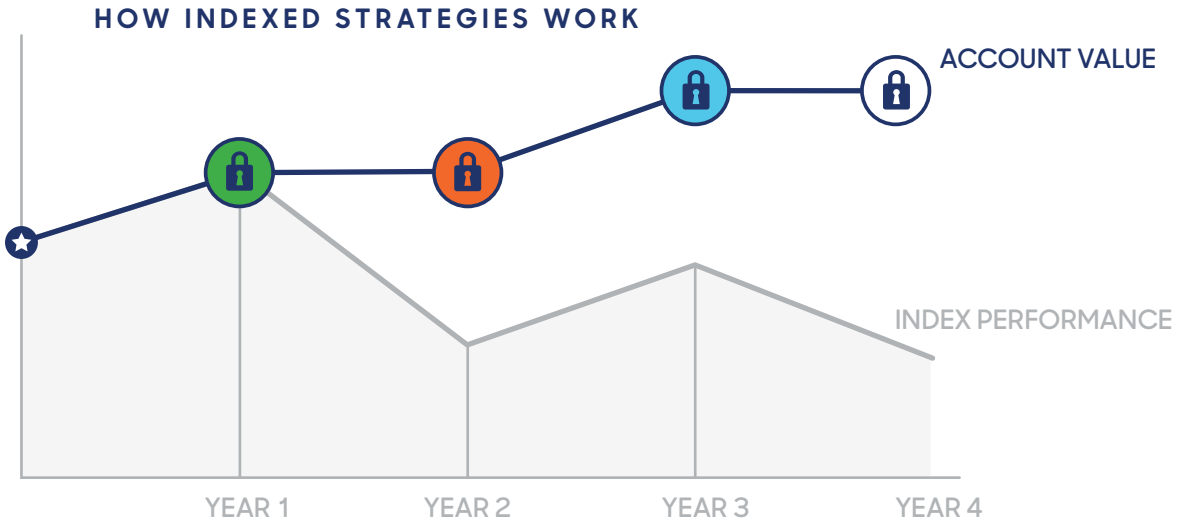
Returns prior to the index launch date are back-tested. Back-tested performance is not actual performance, but is hypothetical. Back-tested returns were calculated using the same methodology that was in effect when the index was officially launched. Back-tested performance is subject to inherent limitations because it reflects application of an index methodology and selection of index constituents in hindsight. No theoretical approach can take into account all of the factors in the markets in general and the impact of decisions that might have been made during the actual operation of an index. Past performance does not guarantee future results. Historical and back-tested returns are not indicative of the interest that would have been credited to a fixed-indexed annuity during the same time period.

The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit US.SPIndices.com and search keyword SPXAV10P. For more information on the S&P U.S. Retiree Spending Index, visit US.SPindices.com and search keyword SPRETIRE. To learn more about the iShares U.S. Real Estate ETF, visit iShares.com and search ticker symbol IYR. To learn more about the iShares MSCI EAFE ETF, visit iShares.com and search ticker symbol EFA. To learn more about the First Trust Barclays Edge Index, visit https://www.ftindexingsolutions.com and search ticker symbol FTEDGE7. SPDR Gold Shares refer to units of interest in an exchange traded fund that reflect the market value of gold bullion. To learn more about the SPDR Gold Shares ETF, visit https://www.spdrgoldshares.com/usa and search keyword GLD.

Indexed strategies in action

When index performance is positive, interest is credited and locked in. This means the annuity cannot lose value due to future market performance.

On the other hand, if index performance is negative, the annuity won't lose money – but can still earn interest during future terms. Let's take a look at how it works.



YEAR 1

Index performance is positive.

The annuity earns interest that is locked in and protected from future index declines.

YEAR 2

Index performance is negative.

The principal and earnings remain protected, leaving the account value unchanged.

YEAR 3

The index begins to recover.

The annuity earns interest, even though the index has not made up its previous loss.

The example above is for illustrative purposes only. It does not reflect actual index performance.

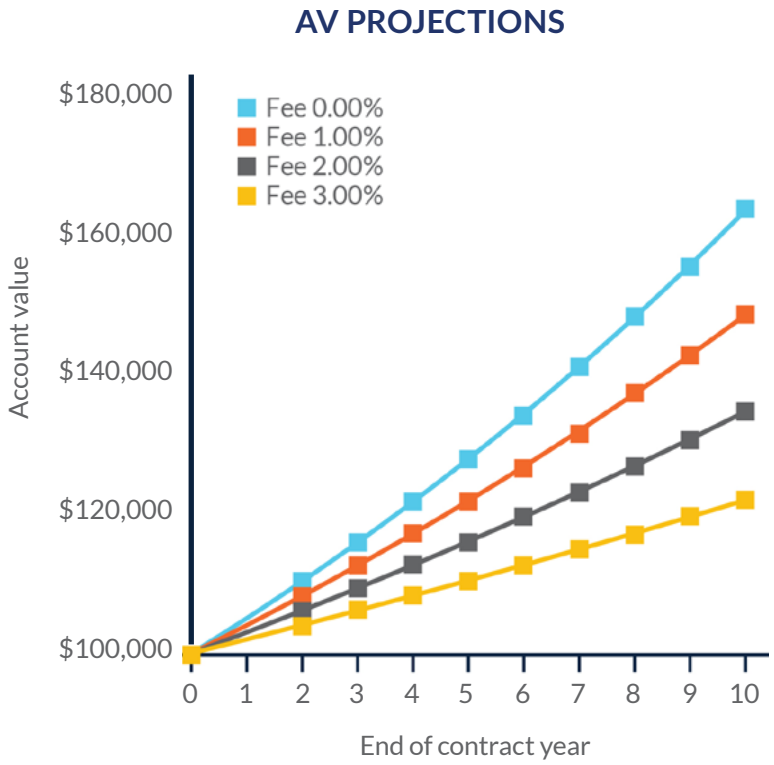
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Accumulate more by saving on fees

When determining the right investment or advisory solution for your clients, it's important to take a holistic approach and consider all features, which could include fees, expenses or other constraints. The Index Protector advisory FIAs do not include annual administrative charges, rider fees or early withdrawal charges, which may allow clients to save on fees.

How fees impact the account value

The hypothetical example below shows how various fees would impact a $100,000 investment growing at 5% annually for 10 years. You can see how annual fees can have a significant impact on the account value.



Annual fees for variable annuities include the mortality and expense charge, the average expense ratio of all subaccounts available under the annuity and the charge for an optional guaranteed income rider. These fees do not apply to MassMutual Ascend's fee-based annuities.

Withdrawals may be subject to market value adjustments. Returns may be subject to annual caps. When discussing fees, the investment adviser should include any advisory fee and whether or not it would be withdrawn from the annuity on a periodic basis.

Build income with the Income Ascender Advisory rider

While all Index Protector advisory FIAs can be turned into a guaranteed income stream, clients who purchase the Index Protector 5 MVA can add the optional income rider, the Income Ascender Advisory℠, to provide guaranteed growth of their future income, while maintaining control of their assets.

The Income Ascender Advisory offers:

- Competitive payout percentages
- Flexibility with single and joint lifetime income options
- Refund of rider charges at death if income payments have not started

To determine the maximum amount of your clients' annual income payments available under the Income Ascender Advisory optional rider, multiply their benefit base by their income percentage. The income percentage is based on a combination of the age they were when the rider was issued and the contract year of the benefit start date. The income percentage is locked in once payments begin.

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Take a look at two scenarios illustrating how to determine an income percentage using the single payout rate grid below.*

Scenario 1: If a client was age 65 when the rider was issued and waited until contract year 5 to elect the benefit, their payout rate would be **8.20%** (shown in green below).

Scenario 2: If a client was age 65 when the rider was issued and waited until contract year 10 to elect the benefit, their payout rate would be **8.45%** (shown in blue below).

Issue Age	Contract year of the benefit start date									
	1	2	3	4	5	6	7	8	9	10
64	7.35%	7.60%	7.85%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%
65	7.65%	7.90%	8.15%	8.20%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%
66	7.70%	7.95%	8.20%	8.35%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%

*The payout rates used in this example are for illustration purposes only. To view current payout rates, scan the QR code below.

Scan QR code for complete and current payout rates.

Seamless integration into your practice

As a leading provider of advisory annuities, MassMutual Ascend makes it easy for you to seamlessly integrate these solutions into your practice.

State-of-the-art tools and resources

MassMutual Ascend equips advisors with a robust suite of analytical tools and educational resources designed to help incorporate advisory annuities within client portfolios. At the center of this platform is the Portfolio Simulator. The Portfolio Simulator allows you to build a hypothetical portfolio and analyze the impact of adding an advisory annuity.

Streamlined business process

As part of our ongoing commitment to the advisory channel, MassMutual Ascend offers integrations and technologies that allow you to manage clients' annuity business at your fingertips.

MassMutual Ascend launched the industry's first advisory fixed-indexed annuity in 2016. Since then, we've **surpassed $2 billion** in lifetime advisory annuity sales and are **consistently ranked as a top provider within the industry** – underscoring our ongoing commitment to delivering valuable solutions that are easy to integrate not only into your clients' portfolios, but into your business model as well.

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Service and support every step of the way

Our electronic application platform, **QuickApp, is designed specifically for investment advisors,** allowing you to quickly submit an annuity application. It provides real-time alerts to help eliminate the chance of errors.

We offer our annuities in multiple annuity marketplaces such as **FidX, Orion** and **Advent Insurance Marketplace.**

Our **CRM integration capabilities** allow you to import client information into our application system, saving you time and avoiding the need to enter information you have stored elsewhere.

Obtain signatures easier with **DocuSign integration** that supports the electronic signature process.

Receive proactive updates via email to stay up to date on the progress of your pending business.

After pushing for industry change, MassMutual Ascend received a **Private Letter Ruling** from the IRS that allows **advisory fees to be withdrawn from a contract** without creating a taxable event.

We've built relationships with many of the top financial planning, portfolio management and reporting software companies, as well as data aggregation platforms, which allow you to **receive detailed annuity values within the same software you are already using** to manage client portfolios.

Clients can choose to have their **annuity contract delivered right to their inbox**. Contracts are available to you and your clients within 24 hours of being activated.

View and manage your business on our website, **including fee statements, reallocations and withdrawals** on behalf of clients.

Index Protector product details

	Index Protector 7 (MVA)	Index Protector 5 MVA	Index Protector 4 (No MVA)
ISSUE AGES	**Qualified:** 0–85 **Non-qualified:** 0–85 **Inherited IRA:** 0–75 **Inherited non-qualified:** 0–75	**Qualified:** 0–89 **Non-qualified:** 0–89 **Inherited IRA:** 0–75 **Inherited non-qualified:** 0–75	**Qualified:** 0–90 **Non-qualified:** 0–90 **Inherited IRA:** 0–75 **Inherited non-qualified:** 0–75
PURCHASE PAYMENTS	**Minimum:** $100,000; additional purchase payments accepted in first two contract months; **minimum** $25,000	**Minimum:** $50,000; additional purchase payments accepted in first two contract months; **minimum** $25,000	**Minimum:** $50,000; additional purchase payments accepted in first two contract months; **minimum** $25,000
RETURN OF PREMIUM FEATURE	Return of premium value is sum of all purchase payments, minus withdrawals and applicable taxes and rider charges. Available on or after the third contract anniversary. Included at no extra charge.	None	None
FREE WITHDRAWALS	10% free withdrawals beginning first contract year		
EARLY WITHDRAWAL CHARGES	**7-year declining:** 7%, 7%, 7%, 6%, 5%, 4%, 3%	None	**4-year:** 5.6%, 5.6%, 5.6%, 5.6%
MARKET VALUE ADJUSTMENTS	MVAs that end after seven years	MVAs that end after five years	None
INDEXED STRATEGIES	• 1-year declared rate • 5-year declared rate *(Index Protector 5 MVA only)* • S&P 500® 1-year point-to-point with cap • S&P 500® 7-year cap lock annual point-to-point *(Index Protector 7 only)* • S&P 500 Risk Control 1-year point-to-point with participation rate • S&P U.S. Retiree Spending 1-year point-to-point with participation rate • iShares U.S. Real Estate 1-year point-to-point with cap • iShares MSCI EAFE 1-year point-to-point with cap • SPDR® Gold Shares 1-year point-to-point with cap *(Index Protector 5 MVA only)* • First Trust Barclays Edge Index 1-year point-to-point with cap *(Index Protector 5 MVA and Index Protector 7 only)* • First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock *(Index Protector 5 MVA only)* • First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock *(Index Protector 7 only)* *Available strategies may vary by state and by distribution.*		

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	Index Protector 7 (MVA)	Index Protector 5 MVA	Index Protector 4 (No MVA)
TERM	• A term is the period over which interest is calculated for an indexed strategy. Indexed strategies available on the Index Protector 7 offer either one-year or seven-year terms. Clients may reallocate funds among available strategies at the end of the one-year or seven-year term. • The S&P 500 7-year cap lock annual point-to-point strategy has a seven-year term. The cap is locked in for the entire seven-year term. This strategy may only be selected during the first contract year. At the end of the seven-year term, funds held in the strategy are automatically applied to the S&P 500 1-year strategy, unless clients elect otherwise. • The First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock strategy has five one-year terms. The cap is locked in for all five one-year terms. This strategy may only be selected during the first contract year. At the end of each one-year term, the ending value of this strategy may be applied to a new term of this strategy. No other amounts may be applied. At the end of each one-year term, clients may also reallocate funds held in this strategy among other available strategies. Funds held in the strategy at the end of the fifth one-year term are automatically applied to the First Trust Barclays Edge Index 1-year point-to-point with cap strategy unless clients elect otherwise. • The First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock strategy has seven one-year terms. The cap is locked in for all seven one-year terms. This strategy may only be selected during the first contract year. At the end of each one-year term, the ending value of this strategy may be applied to a new term of this strategy. No other amounts may be applied. At the end of each one-year term, clients may also reallocate funds held in this strategy among other available strategies. Funds held in the strategy at the end of the seventh one-year term are automatically applied to the First Trust Barclays Edge Index 1-year point-to-point with cap strategy unless clients elect otherwise. • All other strategies have a one-year term. • Interest, if any, is credited on the last day of each term year on all indexed strategies.		
PAYOUT OPTIONS	• **Fixed period:** clients receive income payments for a fixed period of time that they choose. • **Life or life with a minimum fixed period:** clients receive income payments for life. If they select a minimum fixed period of time and pass away before the end of that period, the remaining income payments will be paid to their designated beneficiary. • **Joint and one-half survivor:** income payments are guaranteed for the life of the client and the life of a designated joint annuitant. If the client is survived by the joint annuitant, he or she will receive 50% of the income benefit payment for life.		

MassMutual Ascend

Taking financial futures above and beyond

At MassMutual Ascend, we are committed to going above and beyond – so when it comes to your financial future, the impossible feels possible.

As a leading provider of annuities, the status quo isn't a status we ever want. We'll always be in pursuit of better.

Our "A++" rating by AM Best follows more than 40 consecutive years of an "A" or higher rating. This means you can have confidence knowing we'll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you with what you need, when you need it so you can navigate your future with confidence.

Learn more at MassMutualAscend.com.

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