MassMutual Ascend

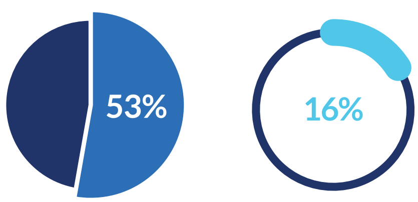
# Help clients prepare for life's complex moments

## How fixed-indexed annuities can help keep retirement progress on track

For many people who are part of the Gen X / Sandwich Generation (born mid-1960s to early 1980s), midlife is a pivotal chapter where careers, family needs and retirement goals intersect. Introducing fixed-indexed annuities (FIAs) can help them build stability, manage risk and make more confident decisions as life grows more complex.

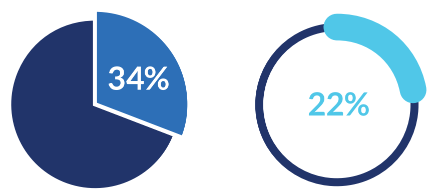
## The Gen X / Sandwich Generation retirement challenge

### Underprepared



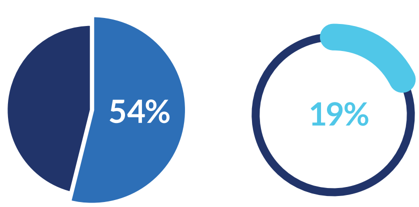

**53% of Gen Xers** have not done any retirement planning. **Only 16%** believe they have **saved enough for retirement.**[1]

### "Sandwich Generation" pressures



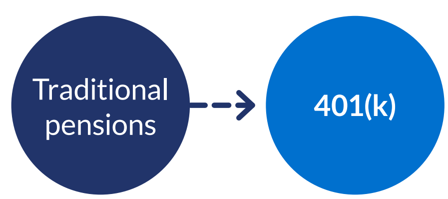

**34% of Sandwich Gen** are delaying retirement to continue supporting family. **22%** are using **retirement assets to support family.**[2]

### Fear of market volatility




**54% of Gen Xers** worry about another market crash. **Only 19%** think it's a **good time to invest.**[3]

### Shift from pensions




**Gen X is the first generation** to rely **almost entirely on 401(k)s** rather than traditional pensions.

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## Key advantages of FIAs for Gen X / Sandwich Generation clients

The oldest of Gen X are entering their 60s, and turning market performance into lasting progress is increasingly important. An FIA can allow them to participate in index-linked growth while locking in credited interest, helping ensure that gains made today continue to support income goals tomorrow.

### Stability

FIAs provide stability and insulation from market swings, helping you anchor retirement strategies during career changes, caregiving responsibilities and income planning decisions.

### Protection

Unlike direct market investments, FIAs offer protection against market losses, preserving hard-earned savings.

### Progress

FIAs provide the opportunity for index-linked growth, allowing Gen Xers to diversify and potentially boost their savings.

### Flexibility

FIAs can offer a variety of crediting methods, flexible options for receiving income and some offer riders (either built-in or at an additional cost) to help clients address specific needs.

## How an FIA can support life's big changes

An FIA from MassMutual Ascend can offer stability and flexibility within a long-term plan and help ensure that progress continues—even as life takes unexpected turns. Here are just a few life events when an FIA could help support clients' goals, now and in the future.

### Small business owner looking to scale back

Small business owners can face fluctuating income from seasonality and market conditions. An FIA can convert current profits into dependable income, reduce reliance on business performance and provide steady cash flow during gradual retirement.

### Corporate careerist receiving a severance

A severance package offers a chance to reposition assets for long-term income. An FIA can convert part of a lump sum into guaranteed lifetime income, while allowing tax-deferred growth during transitions.

### Mom leaves municipal job for caregiving

Leaving a pension-eligible role could create income uncertainty. An FIA can help replace lost retirement benefits with predictable future income, while offering flexibility to grow assets and activate income when needed.

### Couple inherits a large lump sum

Managing an inheritance can feel overwhelming. An FIA can protect a portion from market volatility while creating future income, helping balance immediate goals with long-term financial confidence and legacy planning.

### Aggressive investor looking to diversify

While FIAs are often associated with conservative investing, they can be equally valuable for more aggressive investors. By using an FIA to stabilize the conservative portion of a portfolio, high-net-worth clients may feel more comfortable taking calculated risks with their growth-oriented assets.

Contact the MassMutual Ascend Sales Team to learn more about how an FIA could help prepare your clients for life's complex moments.

[1] **Schroders 2025 US Retirement Survey** (2025, December 16). https://www.schroders.com/en-us/us/institutional/media-center/gen-x-first-generation-dependent-on-401k-plans-predicts-a-400k-retirement-shortfall/.

[2] **The Harris Poll** (2025). *The Sandwich Generation's Threatened Retirement*. https://theharrispoll.com/articles/what-do-moms-want-the-sandwich-generations-threatened-retirement-a-lesson-from-gap-with-gen-z-consumers-abuse-return-policies/.

[3] **Randall, S.** (2025, September 26). *Gen x faces mounting retirement anxiety as savings struggle against inflation*. https://www.investmentnews.com/retirement-planning/gen-x-faces-mounting-retirement-anxiety-as-savings-struggle-against-inflation-says-allianz/262266#.

[4] **Barth, C.** (2025, June 11). *Career gaps still carry stigma despite growing acceptance, report finds*. https://www.bizjournals.com/bizwomen/news/latest-news/2025/06/career-gaps-still-carry-stigma.html.

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