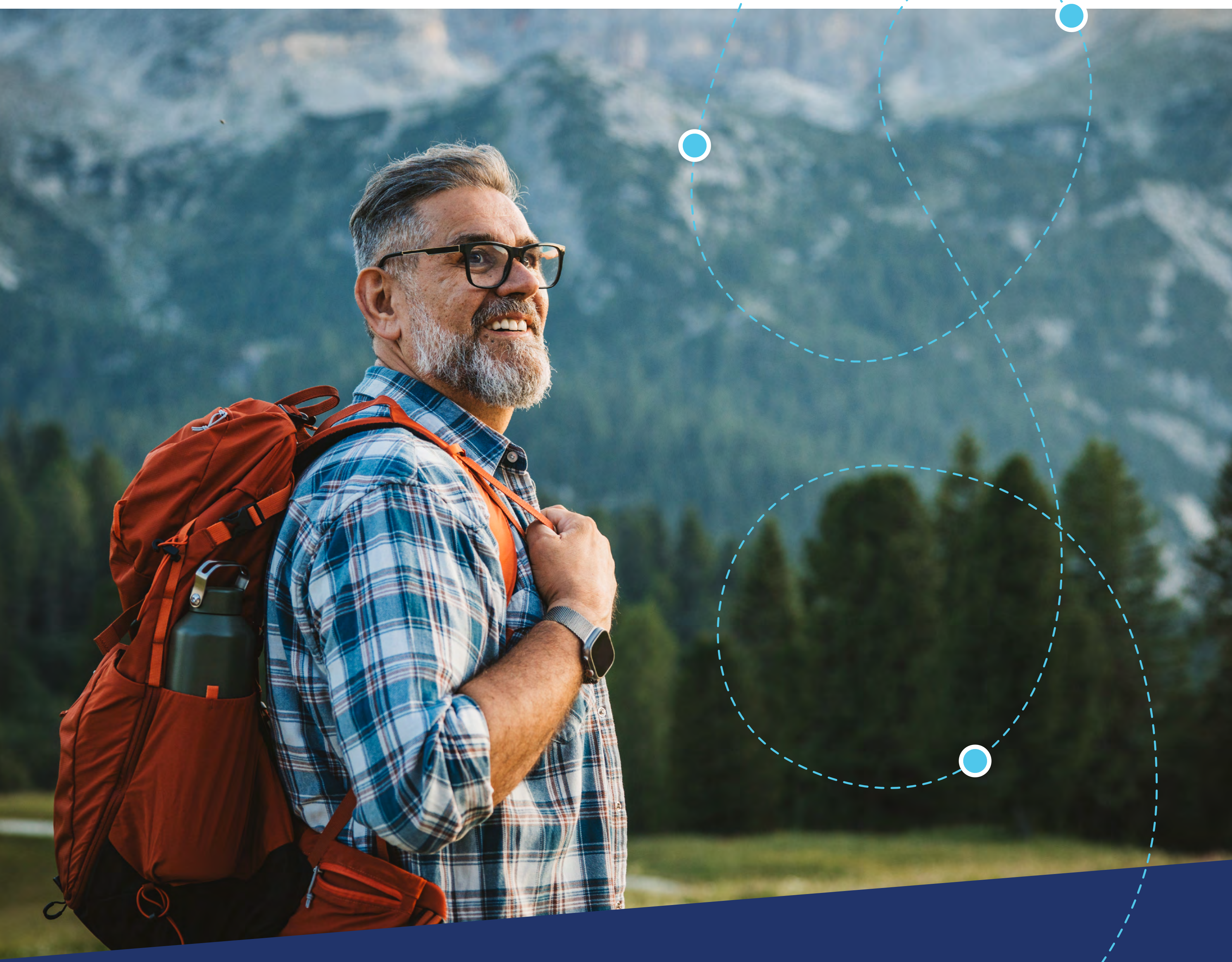
MassMutual Ascend
Life Insurance Company



Building confidence for the next chapter

A Solo 401(k) diversification strategy with the Index Protector 5 advisory fixed-indexed annuity

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Meet Jeremy

Jeremy is a self-employed business owner with fluctuating income driven by seasonality and market conditions. As both the plan sponsor and participant of his Solo 401(k), he has full discretion over investment selection. Over the years, he's built meaningful retirement savings primarily invested in mutual funds, ETFs, and cash.

He's nearing 60 and thinking more seriously about retirement but is concerned about how market volatility will affect his savings as he starts to scale back. He wants to protect what he's built—while still allowing for growth—and reduce his reliance on both market performance and future business income.

Jeremy understands that market volatility carries more risk now than earlier in his career. At the same time, he knows his retirement plan depends heavily on the continued success of his business or the timing of a future sale—neither of which is fully predictable.

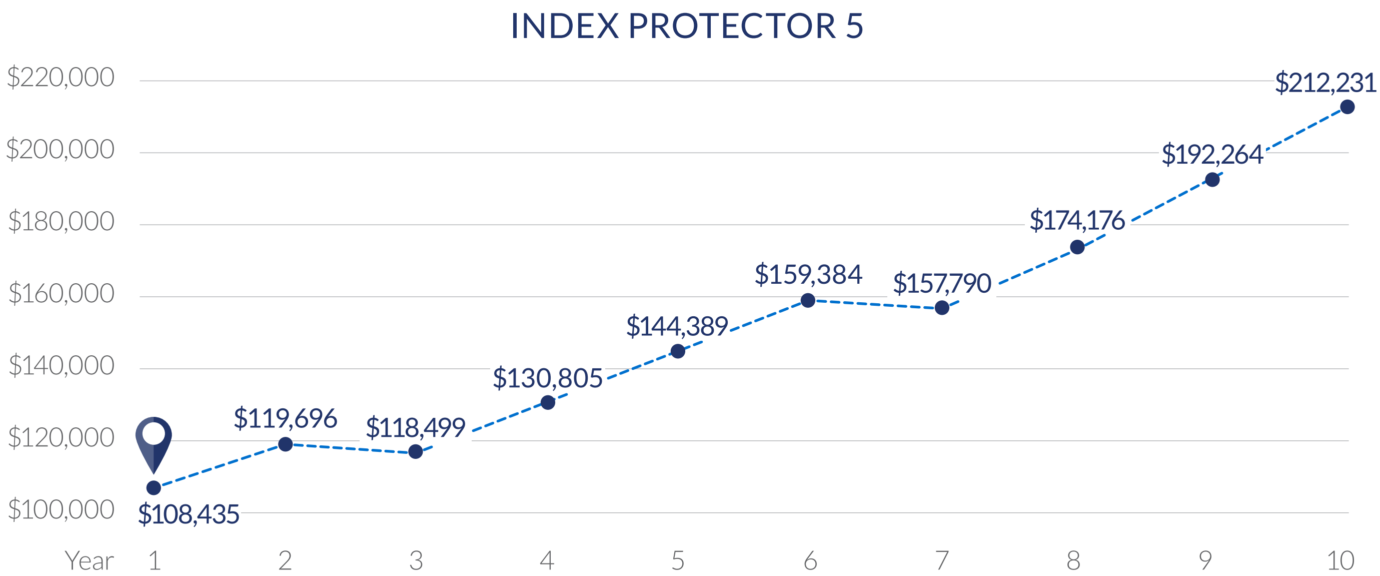
Turning volatility into progress

Jeremy meets with his financial advisor to explore a way to diversify away from market-only exposure and begin building more dependable retirement income within the plan.

Since Jeremy's Solo 401(k) allows annuities as an investment option, his advisor recommends investing in an advisory fixed-indexed annuity for the benefits of growth plus downside protection.

Jeremy elects to allocate $100,000 from his Solo 401(k) to a MassMutual Ascend Index Protector 5 advisory FIA held directly inside the plan. He invests 100% in an S&P 500® 1-Year Point-to-Point indexed strategy with an annual cap of 11.50%.

At the end of year 10, Jeremy's account value would have accumulated to $212,231, more than double his initial allocation.



This hypothetical example is for illustrative purposes only and past performance is not indicative of future results. The cap rate is hypothetical and actual rates are subject to change each year. The hypothetical performance of Index Protector 5, as illustrated from 2016-2025, assumes a $100,000 premium, a cap of 11.50% (using the S&P 500 One-Year Point-to-Point with Cap crediting method only), and assumes an annual 1.00% advisory fee is deducted at the end of each year but that no other withdrawals are taken.

A more stable retirement foundation

The FIA complements the plan's existing investments by offering:

- Principal protection from market downturns
- Index-linked growth potential with the ability to lock in credited interest
- Diversification beyond traditional asset classes

Importantly, this approach allows Jeremy to convert variable earnings from strong business years into protected retirement value and maintain flexibility for life's next chapter.

Designed for advisory integration

By helping Jeremy reallocate a portion of his portfolio to the Index Protector 5, his advisor delivers more than a product solution—he reinforces his role as a strategic partner. With structures that align to fee-based practices and integrate within existing plan frameworks, the product can be implemented seamlessly while enhancing portfolio diversification and client value.

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

The amount of advisory fees taken from the annuity, as well as the formula for those fees, are determined by the client and the selected Registered Investment Advisor.

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