MassMutual Ascend
Life Insurance Company

Building confidence for the next chapter

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

For producer use only. Not for use in sales solicitation.

Not a bank or credit union deposit or obligation • Not FDIC or NCUA-Insured • Not insured by any federal government agency • May lose value • Not guaranteed by any bank or credit union

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

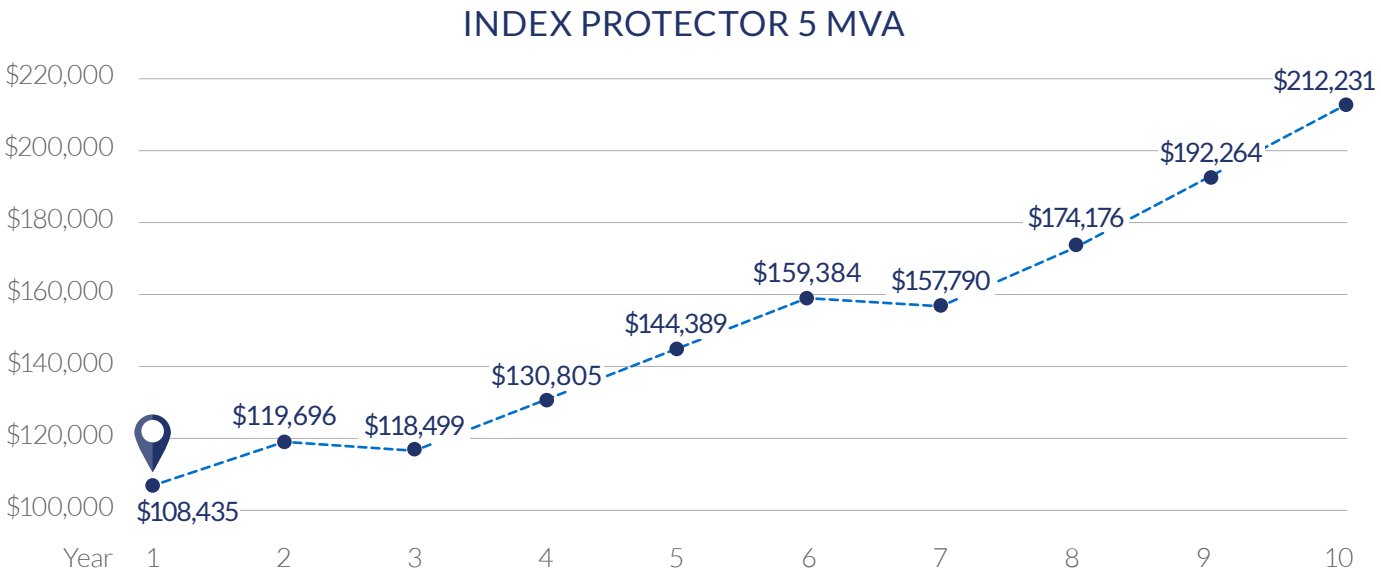
Jeremy meets with his financial advisor to explore a way to diversify away from market-only exposure and begin building more dependable retirement income within the plan.

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 MVA 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.

For producer use only. Not for use in sales solicitation.



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 MVA, 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 MVA, 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.

For producer use only. Not for use in sales solicitation.

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.

MassMutual Ascend℠ is not an investment advisor and the information provided in this document is not investment advice. Your clients should consult an investment professional for advice based on their personal circumstances and financial situation.

Fee-based annuities are intended for distribution by Investment Advisor Representatives.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by MassMutual Ascend Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); MassMutual Ascend Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The example above is for illustrative purposes only. It does not reflect actual strategy performance. For use with forms P1140219NW, P1140219ID, P1140219OR, and E6067321NW. All guarantees based on the claims-paying ability of MassMutual Ascend. Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

For producer use only. Not for use in sales solicitation.

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

MassMutual Ascend

© 2026 MassMutual Ascend Life Insurance Company, Cincinnati, OH 45202.
All rights reserved. www.MassMutualAscend.com
B1180626NW 8/26