

A self-employed retirement strategy with the American Legend 7

Meet Sara

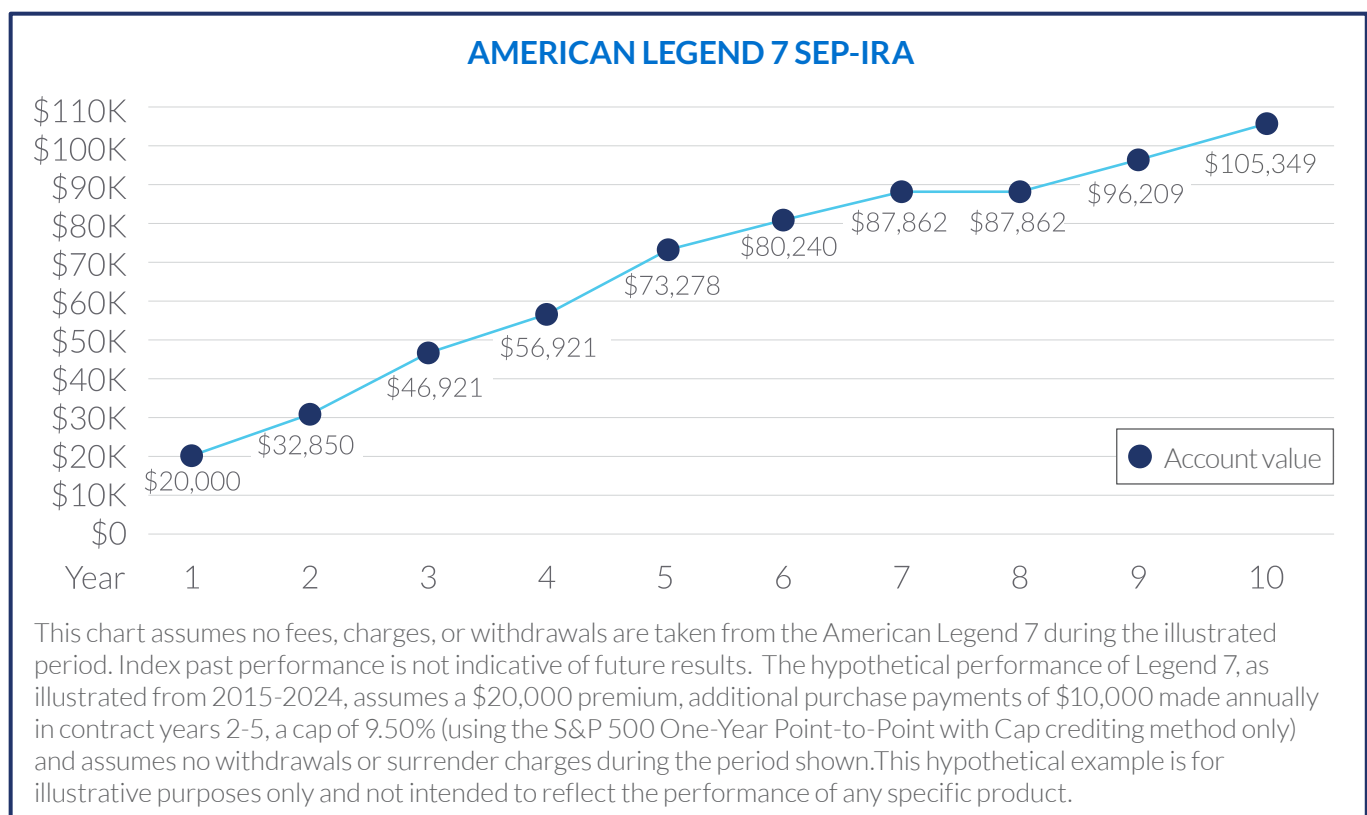
Sara is a 55-year-old small business owner who runs a successful consulting firm. While she doesn't have any employees, she's focused on building her retirement savings in a way that offers flexibility, tax advantages and long-term growth potential.

Sara is considering investing in her own employer-sponsored retirement plan but worries that the annual set-up and record-keeping would be too cumbersome. She wants an option that would allow her to contribute when it made sense financially each year and keep her funds within one policy.

She decides to purchase the American Legend 7 SEP-IRA from MassMutual Ascend because a SEP-IRA offers relatively easy setup and administration and the American Legend 7 fixed-indexed annuity accepts multiple purchase payments. This gives her the control and flexibility she needs to align contributions with her business income and tax planning goals.

Sara invests \$20,000 into an American Legend 7 and allocates 100% in an S&P 500® 1-year point-to-point indexed strategy with a hypothetical annual cap of 9.50%. Because of the product's flexibility, Sara decides to then make additional \$10,000 annual purchase payments in contract years 2-5.

At the end of year 10, Sara's hypothetical account value would have accumulated to \$105,349.



With an American Legend 7 SEP-IRA, Sara gains the flexibility to make multiple purchase payments and keep all her contributions within a single policy — all while maintaining access to tax-deferred growth potential and downside protection.

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The information presented reflects a hypothetical cap. The actual cap that we might have applied during this period would have been different and might have been significantly lower or higher. Different assumptions would lead to different results.

Past performance does not guarantee future results. Performance can vary significantly over time. Early withdrawal charges and market value adjustments may apply. In addition, the one-year terms for our fixed-indexed annuities are not based on rolling periods or calendar years but start on the 6th and 20th of each month. Numbers reflect rounding.

These tables are not intended to show past or future performance of any indexed strategy. There is not one particular crediting method or indexed strategy that performs better than others in all market environments.

A withdrawal before the end of a term may impact the strategy value at the end of the term. When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or index. You cannot invest directly in an index.

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