

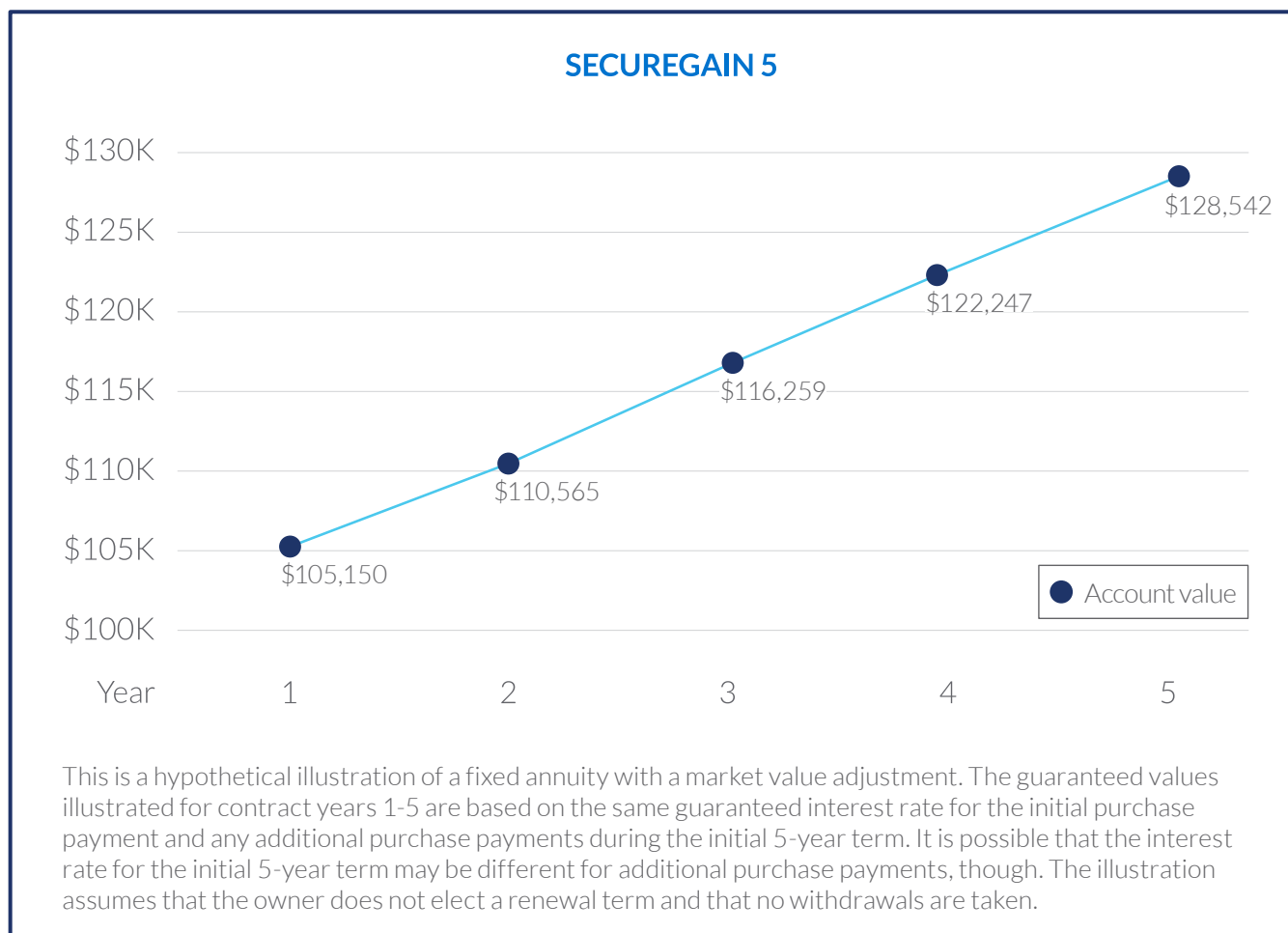
## Safety and predictable growth with SecureGain 5

### Meet Andy

Andy is 62 and owns a 5-year fixed annuity at 3.5%, but after maturity the renewal rate dropped to just 2%. Even with retirement around the corner, he doesn't need to withdraw the funds just yet, and he's looking to grow his savings with a guaranteed return and no risk of loss.

He decides to take his \$100,000 and purchase a SecureGain 5 fixed annuity from MassMutual Ascend. The new annuity offers a higher 5.15% guaranteed rate – with no market risk, higher growth potential and continued tax-deferred accumulation. And with the contract's 60-day rate lock feature, he's protected from interest rate drops during the application process.

At the end of year 5, Andy's hypothetical account value would have accumulated to \$128,542.



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