

Is a fixed annuity right for me?

Confidently plan for your future with a fixed annuity

When you envision a future that fulfills you, maybe you see yourself traveling, cooking, spending time with family or discovering a new hobby. Whatever it is, our goal is to help you navigate your future with confidence.

Consider how a fixed annuity could help take your financial future above and beyond.



Protection from loss



Access to your money



Growth opportunity



Guaranteed income



Tax deferral



Leave a legacy for your loved ones

What is an annuity?

Annuity basics

An annuity is a financial product that's designed to protect and grow your money, and then provide a stream of guaranteed income. In fact, other than pensions, annuities are the only products that provide guaranteed lifetime income.

A fixed annuity has two phases – an accumulation phase and an income phase. During the accumulation phase, the money you contribute to your annuity will earn interest at a fixed interest rate. During the income phase, the money you've accumulated in your annuity can be turned into a stream of income payments.

Is a fixed annuity right for me?

A fixed annuity may be the right choice to protect your principal while safely growing your money at a fixed interest rate. In addition to these benefits, you will also enjoy the opportunity to receive guaranteed income.



How is my money protected?

When it comes to planning for a secure financial future, you need to know your money will be there when you need it. A fixed annuity provides principal protection. This means, regardless of market conditions, you won't lose the money you contribute to your annuity unless you take a withdrawal or surrender your contract during the early withdrawal charge period.

How does my money earn interest?

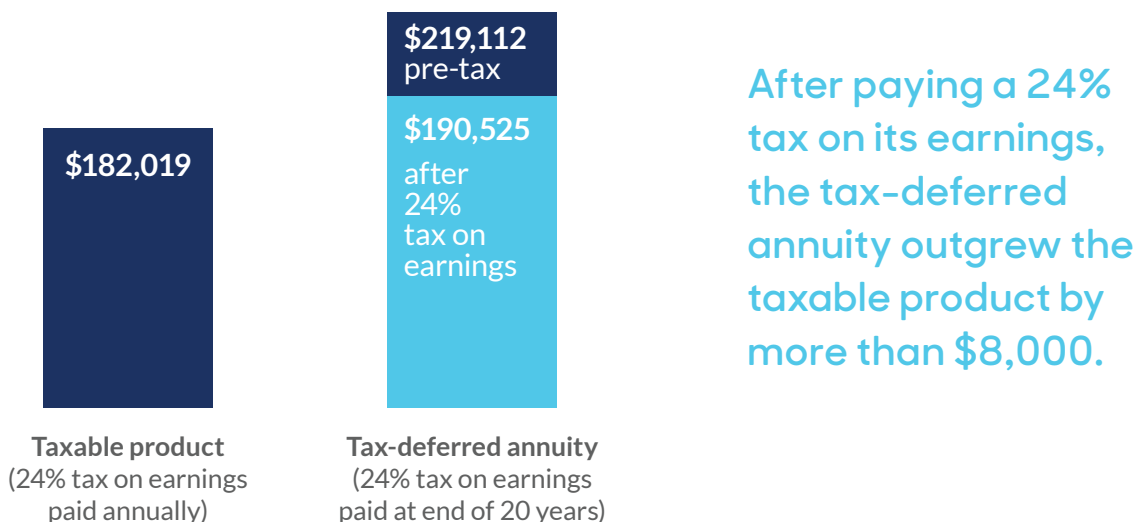
Fixed annuities will grow in value at a fixed interest rate. The initial interest rate is guaranteed for one or more years. After that, we will declare interest rates, which will never be lower than the guaranteed minimum interest rate stated in your contract.



The power of tax deferral

One of the benefits of an annuity is the opportunity for your money to grow tax deferred. This means no taxes are paid until you take a withdrawal, so your money can grow at a faster rate than it would in a taxable product.

The following chart shows how a purchase payment of \$100,000 grows in a tax-deferred annuity compared to a taxable product over the course of 20 years.



This graph assumes the taxable product and the tax-deferred annuity grow at an annual rate of 4%. This is a hypothetical scenario for illustration purposes only, and does not reflect interest rates of any specific annuity offered by MassMutual Ascend.

For the taxable product, the graph also assumes the amount needed to pay taxes is deducted annually and no other withdrawals are taken during the 20-year period. For the tax-deferred annuity, it assumes no withdrawals are taken during the 20-year period.

This graph assumes the investing party has a marginal tax bracket of 24%. In 2026, the 24% tax bracket for a married couple applies to taxable income over \$211,400 and not over \$403,550. Capital gains and dividend tax rates may be lower than the 24% illustration rate and change the comparison results. Consider your current and anticipated tax brackets in making your investment decisions, as they may also impact comparison results.

The graph compares a \$100,000 taxable investment to a \$100,000 tax-deferred investment, such as a non-qualified annuity. Certain qualified investments, such as a traditional IRA, offer an upfront tax deduction or exclusion for contributions. Other qualified investments, such as a Roth IRA, offer a tax exclusion for earnings. The value of these additional benefits is not illustrated.

This information is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an attorney or tax advisor.

For contracts that offer an upfront tax deduction or exclusion, the full amount withdrawn is generally subject to income tax. For a non-qualified annuity, only the gains are subject to income tax. If you are under age 59½, the taxable amount withdrawn from a qualified or non-qualified annuity is generally subject to a 10% federal penalty tax.

Can I access my money before starting the income phase?

Penalty-free withdrawals

Our fixed annuities allow annual penalty-free withdrawals starting in the first contract year. The amount is typically a percentage of your account value.

Amounts withdrawn in excess of the penalty-free withdrawal allowance may be subject to early withdrawal charges. Additionally, withdrawals prior to age 59½ may be subject to IRS restrictions and a 10% federal penalty tax.

Prepare for the unexpected

Our annuities include waiver riders that provide access to your money under certain circumstances.

Extended care waiver rider

After the first contract year, if you are confined to a nursing home or long-term care facility for at least 90 consecutive days and meet the requirements of the rider, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge.

Terminal illness waiver rider

After the first contract year, if you are diagnosed by a physician as having a terminal illness and meet the requirements of the rider, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. A terminal illness is defined as having a prognosis of survival of 12 months or less, or a longer period as described in the rider.

Extended care and terminal illness waiver riders are not available in Massachusetts. In California, the Extended Care Waiver Rider has been replaced with the Waiver of Early Withdrawal Charges for Facility Care or Home Care or Community-Based Services Rider, which provides for a waiver of early withdrawal charges under an expanded variety of circumstances.



How do I receive income?

A fixed annuity provides the opportunity to turn the money you've accumulated into a steady stream of income that lasts for a specific number of years or for life.

Income payout options

Fixed period

You receive income payments for a fixed period of time that you select.

Life or life with a minimum fixed period

You receive income payments for life. If you select a minimum fixed period of time and pass away before the end of the period, the remaining income payments are paid to the person you designate.

Joint and one-half survivor

Income payments are guaranteed for your life and the life of a designated joint annuitant. If you are survived by the joint annuitant, he or she will receive 50% of the income payment for life.

How are my loved ones protected?

As you're planning for the future, you probably want to know what will happen to your money when you're gone. An annuity can help leave a financial legacy for your loved ones.

Before income payments begin

If you pass away before income payments begin, your beneficiaries are guaranteed to receive the account value (minus taxes and loan balances). Money is paid directly to your beneficiaries, which allows them to receive your financial legacy without the cost and delays of probate.

After income payments begin

Depending on which payout option you select, the person you designated can continue receiving income payments for a specific number of years or for life.



MassMutual Ascend

Taking financial futures above and beyond

At MassMutual Ascend, we are committed to going above and beyond – so when it comes to your financial future, the impossible feels possible.

As a leading provider of annuities, the status quo isn't a status we ever want. We'll always be in pursuit of better.

Our "A++" rating by AM Best follows more than 40 consecutive years of an "A" or higher rating. This means you can have confidence knowing we'll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you with what you need, when you need it so you can navigate your future with confidence.

Learn more at MassMutualAscend.com.



For use with contract forms ICC25-P1174525NW, ICC24-P1172524NW, ICC25-P1174925NW, ICC24-P1172024NW, ICC21-P1151521NW, ICC21-P1151621NW, ICC21-P1152221NW, ICC22-P1165222NW, ICC22-P1165322NW and ICC21-P1151621NW. Form numbers vary by state.

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All guarantees subject to the claims-paying ability of the issuing company.

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