

Index Protector Fixed-Indexed Annuities

Frequently Asked Questions

How many Index Protector FIAs are there?

There are three Index Protector FIAs: the Index Protector 7, the Index Protector 5 MVA and the Index Protector 4.

What are the contracting and training requirements to offer an Index Protector FIA?

Advisors must hold an insurance license, be contracted with MassMutual Ascend and complete required training to offer these products. You must complete MassMutual Ascend's RIA submission form.

To access training and required forms, visit MMAAscendRIA.com.

Does an Index Protector FIA pay a commission?

No, you will not earn a commission for offering these products. They are designed to fit with an RIA's fee-based structure.

How do I receive my management fee for assets held in these products?

Your clients can choose to have the fee deducted from their advisory portfolio or have MassMutual Ascend withdraw the fee from their annuity.

What technology is available to support my data and billing needs?

MassMutual Ascend works with multiple technology platforms to integrate data, including: DTCC, Morningstar ByAllAccounts, Envestnet, eMoney, etc.

Please contact us with your provider to establish the most efficient way to deliver data to your management platform.

Do Index Protector FIAs have early withdrawal charges?

Early withdrawal charges, which are similar to an early withdrawal penalty on a bank certificate of deposit or a back-end load or redemption fee charged by some mutual funds*, vary by product..

- Index Protector 7 has 7-year declining early withdrawal charges of 7%, 7%, 7%, 6%, 5%, 4% and 3%.
- Index Protector 5 MVA has no early withdrawal charges. A market value adjustment will apply during the first five contract years.
- Index Protector 4 has 4-year early withdrawal charges of 5.6%.

Will my clients have access to their money with an Index Protector FIA?

Liquidity options are available if clients' needs or risk tolerance change. During the early-withdrawal or market value adjustment period, clients may choose to withdraw up to 10% of the account value each year without penalty.

The Index Protector 7 offers a return of premium guarantee. If clients choose to surrender their contract after the third contract year, they will receive no less than their initial purchase payment.

How are Index Protector FIAs purchased and managed?

An Index Protector FIA is an insurance contract that must be purchased by the client. Withdrawals and other disbursements require client consent. Money can be reallocated among different interest crediting strategies at the end of each term.

[For more information, call 800-628-8226 or visit MMAAscendRIA.com.](https://www.mmaascendria.com)

*Source: U.S. Department of Labor Employee Benefits Security Administration

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