MassMutual Ascend

Index Protector Advisory Annuities

Quick Comparison

An advisory annuity can complement traditional allocations by helping address portfolio gaps that may exist between growth goals, protection needs and retirement income objectives.

MassMutual Ascend Life Insurance Company's Index Protector advisory FIAs offer market-linked growth opportunity through indexed strategies and complete downside protection - so clients have the opportunity to capture market gains while maintaining confidence that their assets are safe. Take a closer look at our comprehensive suite of Index Protector annuities.



Built for the RIA market



Participation in market growth



Principal protection



Diversified earning potential with five indexed strategies

	Index Protector℠ 7 (MVA) Could be a fit for clients focused on greater accumulation and income opportunity	Index Protector 5 MVA℠ Could be a fit for clients seeking a simple product without early withdrawal charges	Index Protector 4℠ (No MVA) Could be a fit for clients seeking the flexibility to access funds penalty-free after just four years
10% free withdrawals	✓	✓	✓
Early withdrawal charges	✓		✓
Market value adjustments[1]	✓	✓	
Return of premium feature	✓		
Included waiver riders[2]	✓	✓	✓
Optional income riders	✓	✓	

[1] Different formulas and limits are applied to MVA calculations for the Index Protector 7 and Index Protector 5 MVA.

[2] Not available in all states. Extended care waiver is offered under form number R6032410NW, R6062619NW or ICC20-R6062619NW. Terminal illness waiver offered under form number R6032310NW, R6062719NW or ICC20-R6062719NW.

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

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All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.

This content does not apply in the state of New York.

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