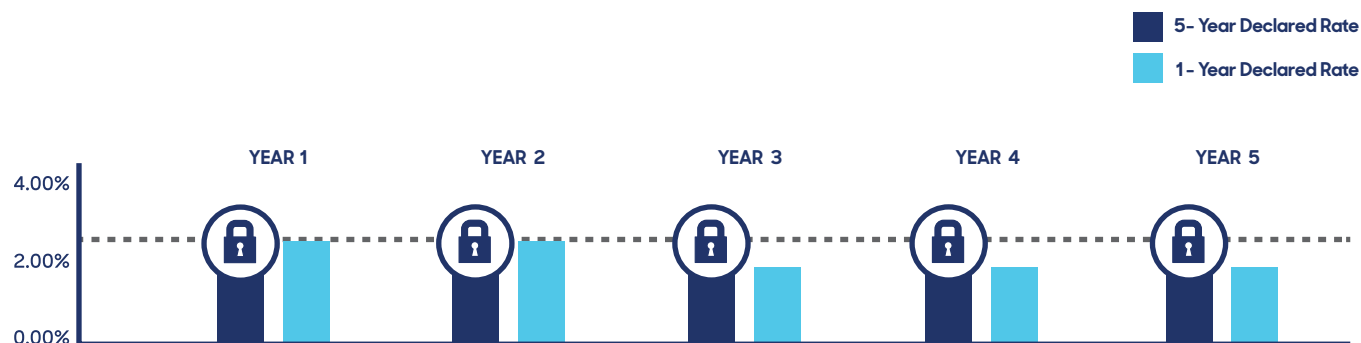# Guaranteed growth for five years with the Index Protector 5 MVA

The Index Protector 5 MVA fee-based fixed-indexed annuity from MassMutual Ascend offers a five-year declared rate strategy where your money will grow at a fixed rate that is guaranteed for the strategy's five-year term.

With a declared rate strategy, your money grows at a locked-in rate for the duration of the strategy's term, regardless of market conditions. This type of strategy may be beneficial if you're seeking a moderate level of predictable, guaranteed growth with complete protection from loss.

Let's see how the five-year declared rate strategy works in this hypothetical example where we'll compare it to the one-year declared rate. In this example, we'll assume both strategies offer a 2.50% declared rate at issue.

Legend:
- 5- Year Declared Rate
- 1- Year Declared Rate

Both strategies offer a 2.50% rate in years one and two, but beginning in year three, the renewal rate on the one-year declared rate strategy drops to 2.00%, while the five-year declared rate remains locked-in for the remainder of the strategy's five-year term.

Talk with your financial professional to see if the Index Protector 5 MVA with a five-year declared rate strategy is right for you.

This strategy is only available for terms that begin in the first contract year. At the end of the five-year term, funds held in the strategy are reallocated to a 1-year declared rate strategy, unless a different strategy is chosen. The example above is for illustrative purposes only. It does not reflect actual strategy performance. For use with forms P1140219NW and P1140219ID, P1140219OR, and E6067321NW.

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All guarantees based on the claims-paying ability of MassMutual Ascend.

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