

Diversified Earnings With The Index Protector 5 MVA

The Index Protector 5SM MVA fee-based fixed-indexed annuity offers diversification with a five-year declared rate strategy and multiple indexed strategies. The declared rate strategy provides steady, predictable growth for the strategy’s five-year term. The indexed strategies offer increased, but less predictable, earning potential.

How it works

Let’s assume a client purchases an Index Protector 5 MVA with a \$100,000 purchase payment. Funds are split evenly between the five-year declared rate strategy, offering a 5.00% rate, and an S&P 500 point-to-point strategy with a 10.00% cap.

The hypothetical example also assumes an annual 1.00% advisory fee is deducted from the five-year declared rate strategy at the end of each year.

Contract Year	Five-Year Declared Rate			S&P 500® Annual Point-to-Point With 10.00% Cap			Annuity Contract Totals			
	Beginning Of Year Strategy Account Value	5.00% Declared Rate Return	End Of Year Strategy Account Value	Beginning of Year Strategy Account Value	10.00% Cap Return	End Of Year Strategy Account Value	Beginning Of Year Annuity Account Value	Total Annual Return ¹	1.00% Annual Advisory Fee	End Of Year Annuity Account Value
1	\$50,000.00	5.00%	\$51,427.35	\$50,000.00	9.53%	\$54,765.00	\$100,000.00	7.27%	\$1,072.65	\$106,192.35
2	\$51,427.35	5.00%	\$52,856.32	\$54,765.00	10.00%	\$60,241.50	\$106,192.35	7.58%	\$1,142.40	\$113,097.82
3	\$52,856.32	5.00%	\$54,341.72	\$60,241.50	0.00%	\$60,241.50	\$113,097.82	2.34%	\$1,157.41	\$114,583.22
4	\$54,341.72	5.00%	\$55,825.57	\$60,241.50	10.00%	\$66,265.65	\$114,583.22	7.63%	\$1,233.24	\$122,091.22
5	\$55,825.57	5.00%	\$57,301.75	\$66,265.65	10.00%	\$72,892.22	\$122,091.22	7.71%	\$1,315.09	\$130,193.97

In contract year three, the S&P 500 point-to-point strategy earned a 0% return due to negative index performance, but the total account value continued to grow thanks to the funds allocated to the five-year declared rate strategy.

[Talk to your clients about the benefits of an Index Protector 5 MVA fixed-indexed annuity with a five-year declared rate strategy.](#)

¹1.00% Annual Advisory Fee is excluded from the Total Annual Return calculation.

The amount of advisory fees taken from the annuity, as well as the formula for those fees, are determined by the client and the selected Registered Investment Advisor. The advisory fee is not a feature of the product. MassMutual Ascend is not an investment adviser and does not offer investment advice.

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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, P1140219ID, P1140219OR, and E6067321NW. All guarantees based on the claims-paying ability of MassMutual Ascend. Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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