MassMutual Ascend

More ways to diversify.
Guaranteed income for life.

Annuities can do more than provide retirement income – they can help fill portfolio gaps and support clients' long-term goals. Our expanded advisory solutions give you more ways to help clients diversify, protect assets and pursue meaningful outcomes. Explore the updates below.

Why it matters?

Our advisory solutions give you more ways to offer clients choice, income and confidence.

The SPDR® Gold Shares ETF strategy offers exposure to the SPDR® Gold Shares ETF, with interest credits based in part on ETF's performance. It can help clients diversify against uncertainty while maintaining growth potential.

The Income Ascender Advisory rider can help close income gaps and strengthen retirement confidence with:

- Competitive payout percentages
- Flexibility with single and joint lifetime income options
- Refund of rider charges at death if income payments have not started

Who's this ideal for?

These enhancements may fit pre-retirees, income-focused clients and those seeking alternatives to traditional fixed income. Here are three ways to position the opportunity.

Client #1
"The Diversifier"

Wants to **protect current assets while broadening the portfolio.**

- **Concern:** Too concentrated in stocks
- **Opportunity:** Add the SPDR® Gold Shares 1-year point-to-point with cap strategy

Allocating all or a portion to the SPDR® Gold Shares ETF strategy within Index Protector 5 MVA can help clients diversify with a commodity-based growth option while protecting their principal from market loss.

Client #2
"The Near Retiree"

Needs a **reliable source of guaranteed lifetime income.**

- **Concern:** Turning assets into income
- **Opportunity:** Add an advisory annuity with the Income Ascender Advisory rider

Adding a fixed-indexed annuity with the Income Ascender Advisory rider can increase guaranteed retirement income, help reduce exposure to market risk and build confidence that income last a lifetime.

Client #3
"The Nervous Investor"

Wants **growth potential and protection from market volatility.**

- **Concern:** Market volatility
- **Opportunity:** Protected accumulation plus future income guarantees with an advisory annuity from MassMutual Ascend

An advisory annuity can combine protected growth options with guaranteed lifetime income through the Income Ascender Advisory rider.

Explore our advisory solutions on our website.

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