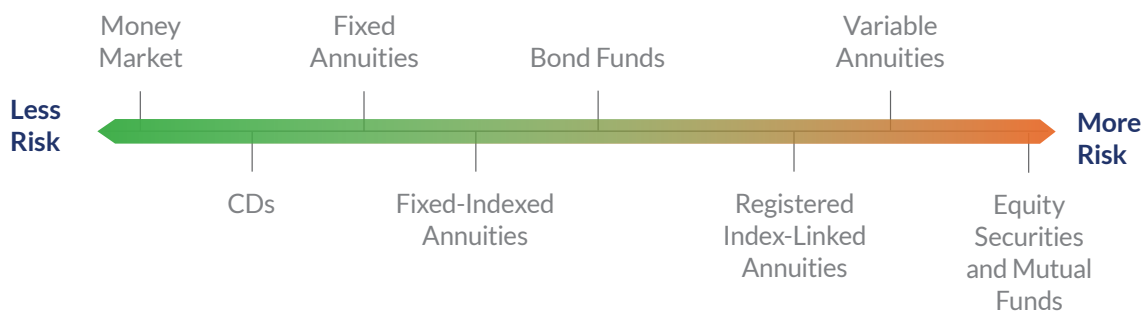


Finding balance on the investment continuum

When it comes to planning for what lies ahead, there's no one-size-fits-all approach. Weighing a client's risk tolerance is an important first step in helping them plan and invest for retirement. Take a look at where some common types of investments lie on the investment continuum:



This graphic illustrates generalized risk levels between a variety of investments and insurance contracts. Various factors may impact risk levels.

As you can see, there are several different types of annuities that fall along the investment continuum, each of which strike a different balance of risk and reward. Here's a closer look at the risk and reward profiles of the types of annuities offered by MassMutual Ascend:

FIXED ANNUITIES	FIXED-INDEXED ANNUITIES	REGISTERED INDEX-LINKED ANNUITIES
Complete downside protection and a fixed rate of return for clients seeking guaranteed growth	Complete downside protection and a market-linked growth potential for clients seeking some upside market exposure	Partial downside protection and greater market-linked growth potential for clients willing to take on more risk in exchange for greater upside potential

If you have clients with any of these risk profiles, and who could benefit from tax-deferred growth and guaranteed lifetime income, talk to them about how an annuity from MassMutual Ascend could fit into their financial plan.

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Not a bank or credit union deposit or obligation • Not FDIC or NCUA-Insured • Not insured by any federal government agency • May lose value • Not guaranteed by any bank or credit union

Annuities may have early withdrawal charges, market value adjustments and/or fees. Withdrawals from an annuity may have tax consequences.

Registered index-linked annuities must be sold through a registered representative affiliated with a Broker/Dealer. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.MassMutualAscend.com/RILArates).

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual AscendSM.

An early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance. If under age 59½, the taxable amount withdrawn from a qualified or non-qualified annuity is generally subject to a 10% federal penalty tax. Registered index-linked annuities involve risk and may not be suitable for all investors.

Products are issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states.

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

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

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