



Registered index-linked annuity comparison:

Unique solutions for today's unpredictable market

A registered index-linked annuity from MassMutual Ascend offers market-linked growth opportunity while providing partial protection against market loss. See which solution may be a fit for your clients.

	Index Summit 6	Index Summit 6 Pro	Index Achiever Advisory
Annuity type	Commission-based	Commission-based	Fee-based
Term lengths available	1-year, 2-year, 3-year, 6-year	1-year, 2-year, 3-year, 6-year	1-year, 3-year, 6-year
Types of upside potential	<p>Cap indexed strategies offer earning potential up to the cap that is set for each term.</p> <p>Upside participation rate indexed strategies offer earning potential limited by the upside participation rate that is set for each term.</p> <p>Trigger rate indexed strategies offer earning potential up to the trigger rate that is set for each term. For strategies with a performance trigger, the trigger rate is credited when the index performance is positive or level. For strategies with a dual performance trigger, the trigger rate is credited when index performance is positive, level, or when the index loss does not exceed the buffer.</p>	<p>Cap indexed strategies offer earning potential up to the cap that is set for each term.</p> <p>Upside participation rate indexed strategies offer earning potential limited by the upside participation rate that is set for each term.</p> <p>Trigger rate indexed strategies offer earning potential up to the trigger rate that is set for each term. For strategies with a performance trigger, the trigger rate is credited when the index performance is positive or level. For strategies with a dual performance trigger, the trigger rate is credited when index performance is positive, level, or when the index loss does not exceed the buffer.</p>	<p>Cap indexed strategies offer earning potential up to the cap that is set for each term.</p> <p>Upside participation rate indexed strategies offer earning potential limited by the upside participation rate that is set for each term.</p> <p>Trigger rate indexed strategies offer earning potential up to the trigger rate that is set for each term. For strategies with a performance trigger, the trigger rate is credited when the index performance is positive or level. For strategies with a dual performance trigger, the trigger rate is credited when index performance is positive, level, or when the index loss does not exceed the buffer.</p>
Types of downside protection	<p>0% floor indexed strategies provide complete protection against index losses each term.</p> <p>-10% floor indexed strategies protect against index losses in excess of -10% each term.</p> <p>50% downside participation rate indexed strategies protect against half of index losses each term.</p> <p>10% buffer indexed strategies protect against the first 10% of index losses each term.</p> <p>20% buffer indexed strategies protect against the first 20% of index losses each term.</p>	<p>0% floor indexed strategies provide complete protection against index losses each term.</p> <p>-10% floor indexed strategies protect against index losses in excess of -10% each term.</p> <p>50% downside participation rate indexed strategies protect against half of index losses each term.</p> <p>10% buffer indexed strategies protect against the first 10% of index losses each term.</p> <p>20% buffer indexed strategies protect against the first 20% of index losses each term.</p>	<p>-10% floor indexed strategies protect against index losses in excess of -10% each term.</p> <p>50% downside participation rate indexed strategies protect against half of index losses each term.</p> <p>10% buffer indexed strategies protect against the first 10% of index losses each term.</p> <p>20% buffer indexed strategies protect against the first 20% of index losses each term.</p>

	Index Summit 6	Index Summit 6 Pro	Index Achiever Advisory
Declared rate strategy	Yes	No	Yes
Early withdrawal charges	6-year declining: 8%, 7%, 6%, 5%, 4%, 3%	6-year declining: 9%, 8%, 7%, 6%, 5%, 4%	None
Market value adjustment	None	None	Yes, an MVA will apply if the contract is surrendered or a withdrawal is taken from indexed strategies during the first six contract years. The MVA does not apply to withdrawals taken from the declared rate strategy
Penalty-free withdrawals	10% beginning first contract year	10% beginning first contract year	No, however the MVA does not apply to withdrawals taken from the declared rate strategy or to amounts taken from an indexed strategy to pay for advisory fees. A maximum of 12% can be allocated to the declared rate strategy for initial allocations and reallocations at the end of a term
Contract fees	None	A fee is deducted daily from each strategy and compounds to an effective annual rate of 0.95%	None
Tax-deferred growth	Yes	Yes	Yes
Death benefit	Greater of account value or purchase payments, less proportional reductions for withdrawals	Greater of account value or purchase payments, less proportional reductions for withdrawals	Greater of account value or purchase payments, less proportional reductions for withdrawals
Waiver riders	Extended care and terminal illness	Extended care and terminal illness	Extended care and terminal illness

6-year term strategies are only available for a term that starts in the first contract year.

3-year term strategies are only available for terms that start in the first four contract years.

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