

Could a registered index-linked annuity be right for your client?

Use our insights to help you understand which clients may benefit from a RILA and how to fine-tune your communication strategies to help move them from consideration to decision-making.

Meet Ben

Ben is 58 years old, and while he's looking forward to retirement in 5-7 years, he's still actively looking for ways to grow his savings. He has big aspirations for his golden years, and hopes to leave a strong financial legacy for his family when he's gone.



“I want to grow my nest egg so I can live the life I aspire to when I retire, but my goals could be at risk if the market drops so close to retirement.”

Ben is an informed investor but also enjoys seeking outside advice on his investment decisions. He's primarily invested in the market, but his portfolio took a hit during the COVID-19 pandemic. He consulted his financial professional, who recommended that Ben start thinking about ways to diversify to help manage market volatility and protect his savings.

Ben is open to considering new strategies – even ones that require taking some risks or paying some extra fees. However, he sees drawbacks with annuities and worries they could limit his potential for gains.

Ben's financial professional wants to help him be more realistic about his need to protect his investments as he gets closer to retirement while addressing his desire to continue growing his assets.

He suggests Ben consider taking a portion of his retirement savings to purchase a registered index-linked annuity. He explains how a RILA can offer returns comparable to stock market performance with built-in protection against potential downturns.

MassMutual Ascend partnered with independent research firm, [Burke, Inc.](#), to identify distinctive investor segments within the annuity market. For more information on our methodology and research findings, visit mmascendconnect.com/personas/annuity-market-insights

Key takeaway

Market drops near retirement, both small and large, could disrupt Ben's dreams for retirement. With retirement less than 10 years away, his goals could be at risk if he suffers more unexpected dips. Ben's experience with the highs and lows of the market, combined with his time left to retirement, make a RILA a strong match for him.

Why a RILA?

RILAs are designed with specific features that help manage risk while providing greater growth potential than fixed income alternatives.



Built to help manage risk. A RILA can offer Ben some protection against market downturns, ensuring a portion of his investment is safe and helping him stay focused on his long-term goals.



Greater growth potential with index-linked performance. Money grows by earning interest credits based partly on the performance of a market index. A RILA may allow for greater growth potential than other annuities since Ben assumes some of the risk of loss. He may also be open to other RILAs that offer even greater earning potential in exchange for a fee.



Tax-deferred growth. With a RILA, Ben can experience the power of tax-deferred growth since taxes are not paid on growth until money is withdrawn from the annuity.



Liquidity needs. RILAs are intended to be long-term products, but some may offer liquidity features like free withdrawal allowances or terminal illness waivers that add flexibility.

Conversation tips

Clients like Ben feel optimistic about retirement finances, wish to balance financial growth with risk of loss and look for your expertise as a supplement to their own. Here are some communication strategies you can use to help tailor your approach to servicing clients with similar needs.



How to connect

- Meet in person to build trust and establish your expertise.
- Confirm what level of support they want from you in helping them manage their investment strategies.



How to communicate

- Give your expert opinion and clearly demonstrate how a RILA can support a path to growth.
- Explain product features completely and don't shy away from the technical details.



Benefits to highlight

- Focus on key RILA benefits, like how they are designed to track stock market performance with built-in protection against potential downturns.
- Demonstrate how they can allocate their investment across multiple strategies to support diversification and revisit their strategy selections at the end of each term and adjust as needed.
- Consider introducing RILA solutions where clients may enjoy higher earning potential in exchange for a contract fee.

Contact the MassMutual Ascend sales team to learn more about the registered index-linked annuities available to you.

Registered index-linked annuities are securities and must be sold through 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).

Registered index-linked annuities may be subject to early withdrawal charges or market value adjustments for a limited period of time.

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