

First Trust Barclays Edge Index 5-Year Index Analysis

With a fixed-indexed or registered index-linked annuity from MassMutual Ascend Life Insurance Company, you can allocate funds to 5-year term indexed strategies that earn returns based on the First Trust Barclays Edge Index. This index is a multi-asset index seeking to provide equity and fixed income exposure through a combination of indexes, while aiming to control risk by maintaining a volatility target at or below 7%. The index is on an excess return basis, which means it returns the index performance in excess of risk-free rates. Let’s take a closer look.

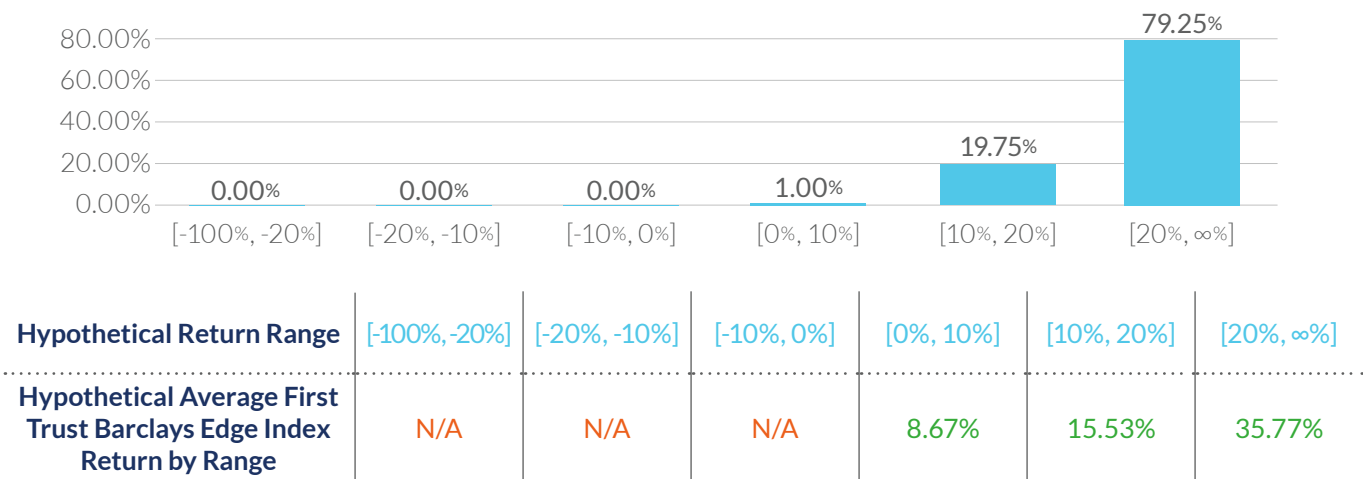
First Trust Barclays Edge Index returns using rolling periods

The data below uses hypothetical 5-year rolling returns¹ to illustrate how the First Trust Barclays Edge Index would have performed if it existed from December 31, 2013 through December 31, 2023, for a total of 1,306² observations.

Hypothetical Average Performance			Hypothetical Positive Performance		Hypothetical Negative Performance	
Average Return	Average Gain	Average Loss	Maximum Return ³	Num of Gains	Minimum Return ⁴	Num of Losses
31.49%	31.50%	N/A	46.77%	1,306 (100%)	7.46%	0 (0%)

First Trust Barclays Edge Index return distribution

Using the same hypothetical data set and assumptions, the return distribution graph below illustrates how frequently the hypothetical 5-year returns fell into specific ranges. The table below the graph shows the hypothetical average return by range.



MassMutual Ascend offers several types of annuities, which have varying levels of upside potential and downside protection. Annuities also offer benefits such as tax deferral and guaranteed lifetime income. Talk with your financial professional about how an annuity can fit into your portfolio and help you reach your goals.

The launch date of the First Trust Barclays Edge Index was April 14, 2023.
¹5-year rolling returns refers to every 5-year period that started on a business day after December 30, 2013 and ended before January 1, 2024.
²Zero flat 5-year periods, in which the First Trust Barclays Edge Index hypothetical return was 0%, is included in the number of total observations.
³Hypothetical maximum return: 5-year period ending 11/5/2021
⁴Hypothetical minimum return: 5-year period ending 10/3/2023
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Annuities are long-term investments and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.

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

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