

Turning losses into gains

with a Dual Performance Trigger indexed strategy

A Dual Performance Trigger indexed strategy on a registered index-linked annuity (RILA) from MassMutual Ascend offers the unique opportunity to turn negative index performance into a positive return. This strategy type credits the trigger rate when index performance is positive, level *and* when the index loss falls within the buffer for the term.

Dual Performance Trigger strategy in action

Using historical one-year returns of the S&P 500® price return index (SPX) from December 31, 1980 through December 31, 2025, the following observations can be made about how an S&P 500 1-Year 10% Buffer with Dual Performance Trigger indexed strategy would have performed in the same time frame.

Index losses turned
into strategy gains:

50%

The S&P 500 experienced 10 years of negative performance, five of which fell within the 10% buffer — meaning half of those annual losses would have resulted in an indexed strategy gain.

Historical probability
of strategy gain:

89%

The S&P 500 returns were positive, level or fell within the 10% buffer — which would have resulted in an indexed strategy gain — 89% of the time for the period shown.

The 10% buffer protects against the first 10% of index losses for the term. If the index loss exceeds -10% for the term, the strategy value will decrease by the remaining loss in excess of -10%.

Talk to your financial professional about how a Dual Performance Trigger indexed strategy can help turn losses into gains and support your financial goals.

MassMutual Ascend first offered annuities with S&P 500 1-Year 10% Buffer with Dual Performance Trigger indexed strategy in May 2024.

Different assumptions would lead to different results. Past performance does not guarantee future results. Performance can vary significantly over time.

The information shown is reflective of point-to-point returns for a full 1-year period. A withdrawal during a 1-year term would be subject to an alternate valuation formula. See the product prospectus for information about how Indexed Strategy Values are calculated at the end of a term and how they are calculated before the end of a term, including how the daily valuation method used before the end of a term differs significantly from the valuation method used at the end of a term.

MassMutual Ascend is not an investment adviser and the information provided in this document is not investment advice. You should consult with your investment professional for advice based on your personal circumstances and financial situation. This indexed strategy is one of many strategies offered on MassMutual Ascend registered index-linked annuities.

MassMutual Ascend's registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual AscendSM. This material must be preceded or accompanied by a prospectus. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates.

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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