

Finding The Right Fit

There's no one-size-fits-all approach to retirement planning. That's why there's a broad range of annuities available to help meet your clients' unique financial needs.

	Fixed annuities	Fixed-indexed annuities	Registered index-linked annuities	Variable annuities
Key features	<ul style="list-style-type: none"> Guaranteed growth Safety of principal Tax deferral Guaranteed income for life Death benefit 	<ul style="list-style-type: none"> Growth opportunity Safety of principal Tax deferral Guaranteed income for life Death benefit 	<ul style="list-style-type: none"> Growth opportunity Some protection from loss Tax deferral Guaranteed income for life Death benefit 	<ul style="list-style-type: none"> Growth opportunity No protection from loss Tax deferral Guaranteed income for life Death benefit
How money grows	Fixed rate	Indexed strategies	Indexed strategies	Subaccounts
Earning potential	Earning potential is low, but growth is guaranteed	<ul style="list-style-type: none"> Earning potential is tied to index performance and limited by a cap or participation rate Offers higher earning potential than a fixed annuity 	<ul style="list-style-type: none"> Earning potential is tied to index performance and limited by a cap or participation rate Offers higher earning potential than a fixed-indexed annuity 	<ul style="list-style-type: none"> Earning potential is tied to the performance of underlying subaccounts Offers the highest earning potential of these products
Loss potential	None, unless the client surrenders their contract or takes a withdrawal during the early withdrawal charge period	None, unless the client surrenders their contract or takes a withdrawal during the early withdrawal charge period	Yes, limited by a floor, buffer or downside participation rate. Additional loss potential if client surrenders the contract or takes a withdrawal during the early withdrawal charge period.	Unlimited
Fees	No	No	Varies by product	Yes
Client profile	<ul style="list-style-type: none"> Low tolerance for risk Looking to protect and preserve their savings Seek guaranteed returns 	<ul style="list-style-type: none"> Low tolerance for risk Looking to protect and preserve their savings Seek moderate growth potential 	<ul style="list-style-type: none"> Moderate tolerance for risk Looking to boost retirement savings, so growth potential is a priority 	<ul style="list-style-type: none"> High tolerance for risk Prioritize growth potential over guarantees

Variable and 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). In the Index Frontier contract and prospectus, a cap is referred to as a maximum gain and a floor is referred to as a maximum loss. **Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend.** Products issued by MassMutual Ascend (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual. Products and features may vary by state, and may not be available in all states. All guarantees subject to the claims-paying ability of the issuing company. *For producer use only. Not for use in sales solicitation.*