

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	- Guaranteed growth - Safety of principal - Tax deferral - Guaranteed income for life - Death benefit	- Growth opportunity - Safety of principal - Tax deferral - Guaranteed income for life - Death benefit	- Growth opportunity - Some protection from loss - Tax deferral - Guaranteed income for life - Death benefit	- Growth opportunity - No protection from loss - Tax deferral - Guaranteed income for life - Death benefit
How Money Grows	- Declared Rate strategy - Fixed rate	- Declared Rate strategy - Indexed strategies	- Declared Rate strategy - Indexed strategies	Subaccounts
Earning Potential	Earning potential is lower, but growth is guaranteed	- Earning potential is tied to index performance and limited by a cap or participation rate - Offers higher earning potential than a fixed annuity	- Earning potential is tied to index performance and limited by a cap or participation rate - Offers higher earning potential than a fixed-indexed annuity	- 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	- Low tolerance for risk - Looking to protect and preserve their savings - Seek guaranteed returns	- Low tolerance for risk - Looking to protect and preserve their savings - Seek moderate growth potential	- Moderate tolerance for risk - Looking to boost retirement savings, so growth potential is a priority	- High tolerance for risk - Prioritize growth potential over guarantees

* MassMutual Ascend does not actively sell variable annuity products.

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.

This information is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products. A taxpayer should seek advice on legal or tax questions based on his or her particular circumstances from an attorney or tax advisor.

For use with contract forms P1020203NW, P1020203OR, P1020212ID, ICC25-P1174525NW, ICC24-P1172524NW, ICC25-P1174925NW, ICC24-P1172024NW, ICC21-P1151621NW, P1074514NW, P1074514ID, P1074514OR, ICC25-P1470025NW, ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1140119NW, P1140119ID, P1140119OR, P1140219NW, P1140219ID, P1140219OR, P1146620NW, P1146620ID, P1146620OR, P1110416NW, P1110416ID, P1110416OR, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, ICC25-P1178825NW, P1129918NW, P1129918ID, P1129918ID-NoMVA, P1129918OR, ICC24-P1825224NW, ICC24-P1833624NW, ICC24-P1850824NW, ICC24-P1841724NW, and ICC24-P1841624NW. Contract, endorsement and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. See specific product disclosure document for details.

Products issued by MassMutual Ascend Life Insurance CompanySM(Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). Products and features may vary by state, and may not be available in all states.

All guarantees based on the claims-paying ability of MassMutual Ascend Life Insurance Company.

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