

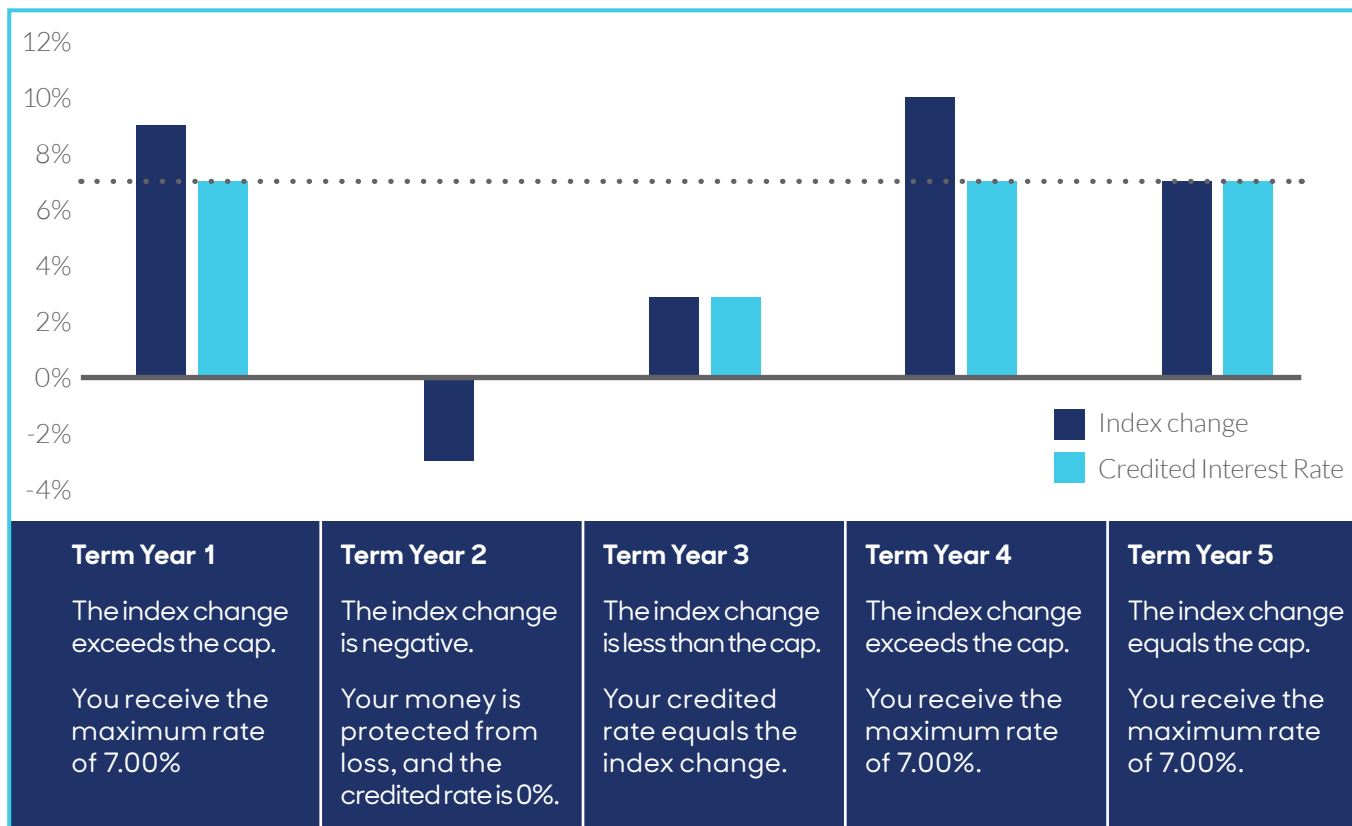
Lock in your growth opportunity with a cap lock strategy

Fixed-indexed annuities from MassMutual Ascend offer multiple types of indexed strategies. One type is called a **cap lock annual point-to-point strategy**.

With this strategy, you earn interest annually when index performance is positive. The amount of interest credited is limited by a cap. The cap is “locked in” or guaranteed for the length of the early withdrawal charge period. This strategy may be beneficial if you want the reassurance that your cap rate will not change for a set number of years, while still having the opportunity to earn interest each year.

LET’S SEE HOW IT WORKS!

We’ll assume a five-year early withdrawal charge period and 7.00% cap.



The 7.00% cap remained steady for the entire five-year term, providing a consistent growth opportunity.

Talk with your financial professional to see if a cap lock strategy may be right for you.

This strategy is only available for terms that begin in the first contract year. At the end of the term, funds held in the strategy are reallocated to a 1-year point-to-point strategy, unless a different strategy is chosen. The example above is for illustrative purposes only. It does not reflect actual index performance. For use with endorsement form ICC20-E6066320NW. All guarantees based on the claims-paying ability of MassMutual Ascend.

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