

**MODERNIZE WHAT MATTERS**

**Easier recovery from loss with a modernized solution**

As a financial professional, you know that with age typically comes a decreased appetite for risk. You may have clients of your own whose equity holdings are no longer aligned with their evolving risk tolerance, which can leave them vulnerable to market swings. And when volatility does strike, it can take a significant return to recover from loss – and clients nearing retirement may not have the time to rebuild those lost savings. Take a look at the returns that would be required to break even after various market downturns.

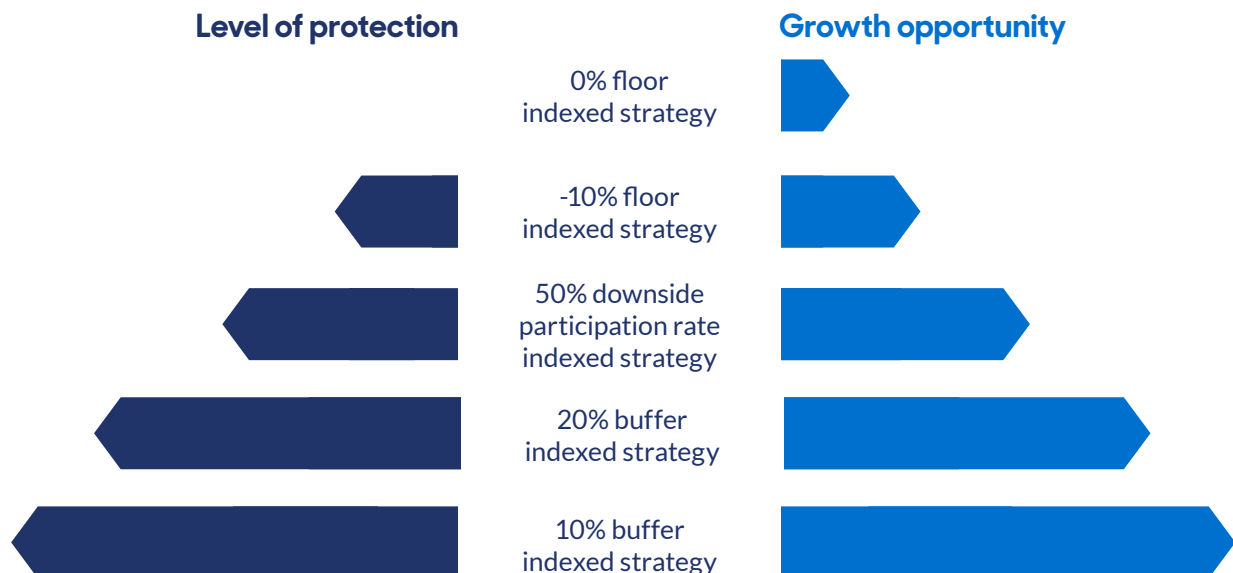
Market Loss	Required Return
-10%	11%
-20%	25%
-30%	43%
-40%	67%
-50%	100%
-60%	150%
-70%	233%

**A modern approach to balancing growth and protection**

If you have clients who are overexposed to equities and don't have time on their side to weather bouts of market volatility, it may be time to consider a more modern solution that can help meet their evolving needs. Registered index-linked annuities – or RILAs – offer sophisticated downside protection options, market-linked growth potential and the flexibility to adjust to clients' changing objectives.

**Growth potential with guardrails**

Like most types of investments, with greater risk comes greater opportunity for reward – and with several types of downside protection to choose from, clients can customize their RILA strategy allocation in alignment with their evolving risk tolerance and growth needs. Take a look at the growth opportunity associated with various levels of protection available on a RILA.



The graphic above is a generalized representation of upside potential in exchange for downside risk – upside potential rates are subject to many factors and may vary.

**Help clients stay invested with confidence**

When risk tolerance wanes, growth still matters. RILAs offer a modern approach to market-linked growth opportunity, helping limit downside risk while maintaining upside potential, so clients can stay invested with greater confidence.

When you help clients refresh their portfolios with modern solutions such as a RILA, you are demonstrating innovation, foresight, and a deep commitment to protecting what matters most. Contact the MassMutual Ascend sales team today to discuss our RILA product offerings and how they can help strengthen clients' investment strategy.

MassMutual Ascend's registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend. 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).

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