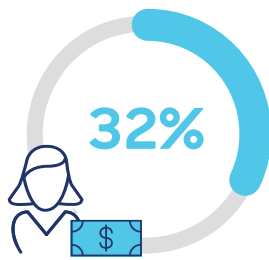


Bridging the women's retirement income gap

From how much to save, when to retire and even where to live, there's a lot to consider when it comes to retirement planning. But for women nearing retirement age, there are even more factors in play.

Despite being more likely to work with a financial professional, women often face greater financial challenges during retirement. These disparities are largely due to circumstances beyond their control.

REALITY OF RETIREMENT



On average, **women have 32% less saved** at the start of their retirement compared to men.¹

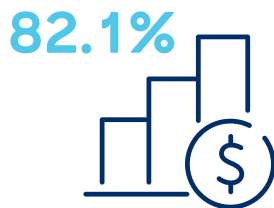


43% of women expect to support one or more family members during retirement.²

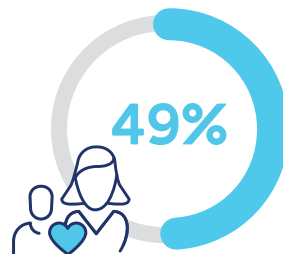


The **average lifespan for American women is 81.1**, compared to 75 for men.³

BARRIERS TO SAVING



In 2025, the **median earnings for women** were **82.1%** of the median earnings for men.⁴



49% of women take a break during their career, often to care for others.⁵



40% of women do not feel comfortable with retirement planning.⁶

Find the right solution

Even with thoughtful planning, your clients may not have the reliable income needed to cover essential or unexpected expenses and maintain their desired lifestyle in retirement. That's where we can help.

An annuity from MassMutual Ascend can play a meaningful role in helping women build a more secure retirement. By converting savings into guaranteed lifetime income, our annuities help address longevity risk and income gaps—providing predictable, protected income women can rely on with confidence at every stage of retirement.

¹ Women and retirement: Gender gap. Morgan Stanley at Work. (n.d.). <https://www.morganstanley.com/atwork/articles/women-retirement-stakes-higher>

² 25 facts about women's retirement outlook. (2025, November 19). Transamerica Center for Retirement Studies. <https://www.transamericainstitute.org/docs/research/gender-lgbtq/25-facts-women-retirement-survey-report-2025.pdf>

³ Centers for Disease Control and Prevention. (2026, January 9). FastStats - life expectancy. Centers for Disease Control and Prevention. <https://www.cdc.gov/nchs/fastats/life-expectancy.htm>

⁴ Usual Weekly Earnings of Wage and Salary Workers – 2025. (2026, January 28). U.S. Bureau of Labor Statistics. Retrieved 2026, from <https://www.bls.gov/news.release/pdf/wkyeng.pdf>.

⁵ Barth, C. (2025, June 11). Career gaps still carry stigma despite growing acceptance, report finds. <https://www.bizjournals.com/bizwomen/news/latest-news/2025/06/career-gaps-still-carry-stigma.html>

⁶ Gigante, S. (2025, September 9). Why fear may be women's biggest financial risk in their quest to build wealth.: MassMutual. [blog.massmutual.com. https://blog.massmutual.com/planning/women-and-wealth-and-fear](https://blog.massmutual.com/planning/women-and-wealth-and-fear)

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For use with contract forms, P1020203NW, P1020212ID, ICC25-P1174525NW, P1138919NW, P1138919ID, ICC24-P1172524NW, P1088011NW, P1088011ID, P1088111NW, P1088111ID, ICC25-P1174925NW, ICC24-P1172024NW, ICC21-P1151621NW, P1074514NW, P1074514ID, ICC25-P1470025NW, ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1140119NW, P1140119ID, P1140219NW, P1140219ID, P1146620NW, P1146620ID, P1110416NW, P1110416ID, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, P1134618NW, P1134618ID and P1134618ID-NoMVA, P1112916NW, P1112916ID, P1129918NW, P1129918ID and P1129918ID-NoMVA, ICC24-P1825224NW, ICC24-P1833624NW, ICC24-P1850824NW, ICC24-P1841724NW, and ICC24-P1841624NW. Contract form numbers may vary by state.

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