

MassMutual Premier VoyageSM

Premier Voyage provides fixed interest for a guaranteed period of time and the potential for lifetime income.

Take advantage of the resources and marketing materials featured below to use as conversation starters with your clients.

Contact Us

Let's work together.



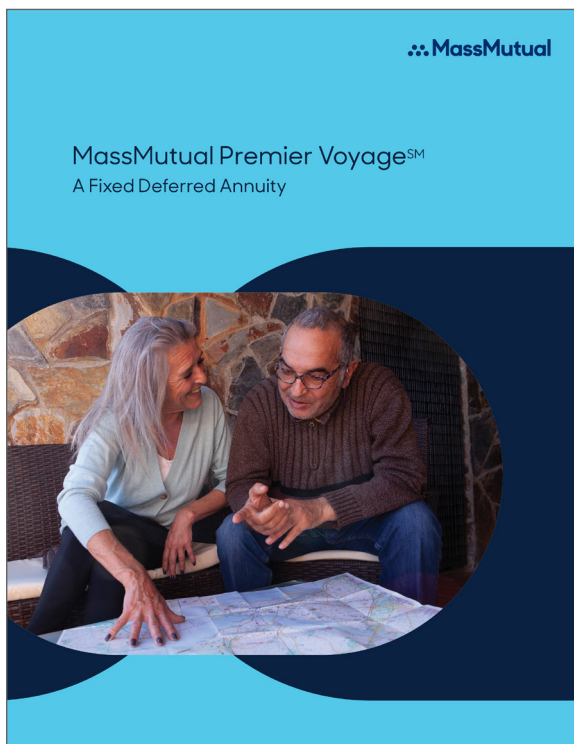
Call 1-855-464-3436



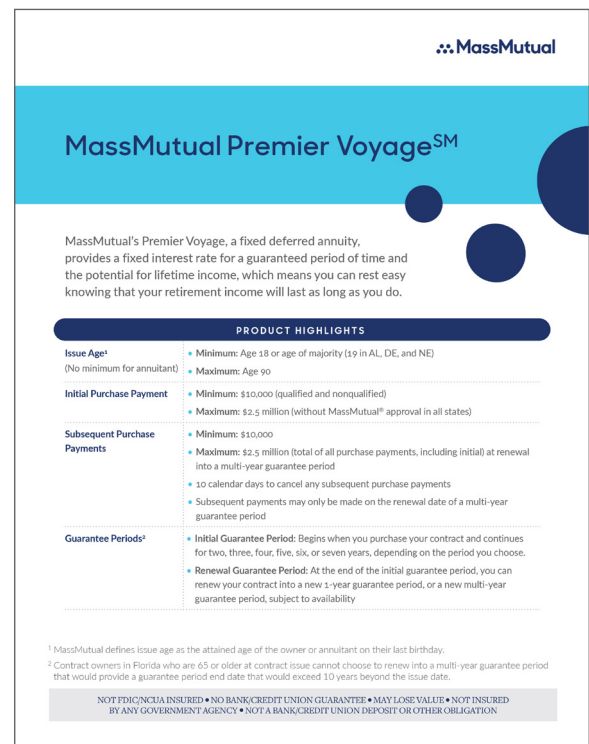
Wholesaler Map

[Click here](#) to see the full suite of annuity products.

CORE CONSUMER BROCHURES





[AN8700 MassMutual Premier Voyage Client Guide](#)



[AN8701 MassMutual Premier Voyage Product Snapshot](#)

RATE PROMOTION





MassMutual Premier Voyage™

A deferred fixed annuity that offers the stability of a guaranteed interest rate for the period of time you choose.

Interest Rate Bands By Purchase Payment and Guarantee Period

Rates are effective as of (effective date).

PREMIUM BAND	CONTRACT LENGTH					
	3 YEARS	3 YEARS	5 YEARS	6 YEARS	7 YEARS	7 YEARS
\$10,000 - \$24,999.99						
\$25,000 - \$49,999.99						
\$50,000 - \$99,999.99						
\$100,000 - \$999,999.99						
\$1,000,000 - \$9,999,999.99						

10/01/21


MAJOR Rates:

- For all new issue and current guarantee periods**
 that begin 10/01/21 through 10/01/21: **3.00%**
 - X 3% All States except New York
 - X 3% New York contracts **issued** through 09/30/21
- For all new issue and current guarantee periods**
 that begin 10/01/21 through 09/30/21: **3.00%**
 - X 3% All States except New York
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 that begin 10/01/21 through 09/30/21: **3.00%**
 - X 3% All States except New York
 - X 3% New York contracts **issued** through 09/30/21

MassMutual Premier Voyage™ is available in MA, CT, NY, NJ, PA and WV. MassMutual Premier Voyage™ is a deferred fixed annuity contract issued by MassMutual MassMutual Life Insurance Company (NCA) is a deferred annuity contract issued by MassMutual Life Insurance Company.

The product outlined on this page may not be available in all states.

NOT A BANK OR CREDIT UNION (NOT FDIC) • NOT FDIC OR NCUA insured • NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION



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AN0104 323
 MA02202003-03/07

AN8704 MassMutual Premier Voyage Rate Sheet



Prepare for a Longer Journey

A MassMutual Premier VoyageSM fixed deferred annuity offers fixed rates and flexible terms.



MassMutual

Strategic Distributors

4.70%*

FIXED RATE

Advisor Name

Phone Number

Address Line_1

Address Line_2

MassMutual Premier VoyageSM (Contract Form BFFPA2-PV, and ICC22-BFFA-PV in some states including NC) is a fixed deferred annuity contract issued by MassMutual Life Insurance Company, Springfield, MA 01111. *Rate effective as of 10/01/2021, representing a purchase amount of \$50,000-\$99,999 and a 3-year contract. ©2021 MassMutual Life Insurance Company (MassMutual), Springfield, MA 01111-0201. All rights reserved.

Premier Voyage
Color Full Page Print Ad



Prepare for a Longer Journey

A MassMutual Premier VoyageSM
fixed deferred annuity offers
fixed rates and flexible terms.

4.70%*
FIXED RATE

Advisor Name
Phone Number
Address Line 1
Address Line 2

**MassMutual**
Strategic Distributors

MassMutual Premier VoyageSM (Contract Form #PFFA29-PV, and CC23-PFFA-PV in some states including NC) is a fixed deferred annuity contract issued by MassMutual Life Insurance Company, Springfield, MA 01111.
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Premier Voyage Black and White Full Page Print Ad



4.70%*
FIXED RATE

Prepare for a Longer Journey

A MassMutual Premier VoyageSM fixed deferred annuity offers fixed rates and flexible terms.

Advisor Name
Phone Number
Address Line 1
Address Line 2



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Strategic Distributors

MassMutual Premier VoyageSM (Contract Form #PFA22PFA and #IC222 PFA-PV in some states, including NC) is a fixed deferred annuity contract issued by MassMutual Life Insurance Company, Springfield, MA 01111.
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MA002067-30356

Premier Voyage
Color Half Page Print Ad



4.70%*
FIXED RATE

Prepare for a Longer Journey

A MassMutual Premier VoyageSM fixed deferred annuity offers fixed rates and flexible terms.

Advisor Name _____
Phone Number _____
Address Line 1 _____
Address Line 2 _____



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MassMutual Premier VoyageSM (Contract Form #FFA62P and #IC22-FFA-P in some states including NC) is a fixed deferred annuity contract issued by MassMutual Financial Life Insurance Company, Springfield, MA (01111). Rate effective as of 10/1/10, representing a purchase payment of \$30,000 (\$99,999 pwy) and a 3-year contract. ©2010 MassMutual Financial Life Insurance Company (MassMutual), Springfield, MA 01111-0281. All rights reserved. www.massmutual.com AMG02807-30364

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SALES IDEAS

MassMutual

MASSMUTUAL

MassMutual Premier VoyageSM

A fixed deferred annuity that offers the flexibility you need.

MassMutual Premier Voyage offers you the flexibility to add additional money to your contract. At the end of each guarantee period, you can make a subsequent payment, effective on the renewal date, if you elect a new multi-year guarantee period.

The advantages of making subsequent payments include:

- Flexibility to add as little as \$10,000 and up to \$2.5 million
- Asset consolidation into one contract, making it easier to set goals, keep track of investments, and stick to your strategy
- The potential to receive higher interest rates

Even more flexibility. If your situation changes, you have 10 calendar days to cancel any subsequent purchase payment.



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AN8717 Subsequent Payments



MassMutual Premier VoyageSM

A deferred fixed annuity that offers the stability of a guaranteed interest rate for the period of time, you choose.

Ladder to Level Up Your Strategy

Laddering is a strategy in which you buy several multi-year guaranteed annuity (MYGA) contracts over different guarantee periods. There are a couple of ways to ladder – buy multiple annuities with different guarantee periods on the same day or buy the annuities at different times. The goal is to diversify your portfolio to help reduce the impact of interest rate fluctuations in the market.

When diversifying your contracts, longer guarantee periods may offer protection when interest rates are falling because you have the ability to lock in higher rates before rates start to drop. If rates start to rise in the year you are nearing the end of a shorter guarantee period, you can reallocate those assets with a lower rate to a new guaranteed period to lock in higher rates.

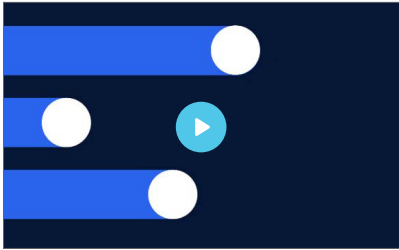
While you can use the ladder technique with other fixed investments like bonds and certificates of deposits (CDs), the primary benefits of using it with an annuity are tax-deferred growth¹ and the unique ability to generate guaranteed lifetime income.



NOT FINANCIAL ADVICE. YOU MAY CONTACT YOUR FINANCIAL ADVISOR FOR GUARANTEED MASS LOW VOLTAGE. ¹NOT INSURED BY ANY GOVERNMENT AGENCY. ²NOT A BANK-RELATED PRODUCT OR OTHER OBLIGATION.

AN8719 Laddering Contracts

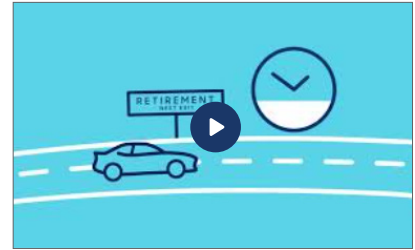
MOTION GRAPHICS



Benefits of a Fixed Annuity



Tax Deferral



Annuities: The Basics

SUPPORTING DOCUMENTS

MassMutual

Growth, income and stability

Not every conservative savings product is the same. Multi-Year Guarantee Annuities (also called MYGAs), offer many of the same features that make other conservative products so popular. In addition, annuities offer other unique features that may be beneficial to you.

Your financial professional can help you choose the product that best suits your needs.

What is a Multi-Year Guarantee Annuity?

Multi-Year Guarantee Annuities are a type of fixed annuity (typically single premium) that provides a predetermined and contractually guaranteed interest rate for a specified period of time.

As an annuity, they offer you the ability to have a guaranteed stream of income at a future point in time - like when you retire.

Because MYGAs offer multiple guarantee periods, they are often compared to other conservative savings products, like Certificates of Deposits or CDs. Which high-quality product is right for you depends on your own personal situation and goals. To help you with your decision, we've compiled a helpful comparison.

AN7231 Growth, Income, and Peace of Mind- Fixed Annuities and CDs

MassMutual

Where are your assets?

It is important to periodically evaluate where your assets are currently invested and how they may be taxed. Additionally, you should revisit your intentions for those assets by doing a review. You may determine there are more efficient ways to accomplish your goals.

For example, you may find, after reviewing and understanding how various financial instruments are taxed, that your money designated for retirement may be better suited in a fixed annuity than in a certificate of deposit (CD).

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AN7551 Where Are Your Assets Fact Finder

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Is your money working for you as hard as it could?

Tax-deferred assets allow you to pay no current income taxes on gains until the assets are withdrawn. Use this three-step chart below to determine the annual rate of return you would need to produce in a taxable investment to equal the return of a tax-deferred investment.

2022 AFTER-TAX YIELD CHART (FILING IN 2023)

	JLT		JLT		JLT		JLT	
	2022	2023	2022	2023	2022	2023	2022	2023
Step 1*								
Determine your tax bracket	Joint	Single	Joint	Single	Joint	Single	Joint	Single
	\$22,000 to \$89,450	\$19,050 to \$44,725	\$19,050 to \$44,725	\$19,050 to \$44,725	\$19,050 to \$44,725	\$19,050 to \$44,725	\$19,050 to \$44,725	\$19,050 to \$44,725
	\$89,450 to \$110,000	\$44,725 to \$59,275	\$44,725 to \$59,275	\$44,725 to \$59,275	\$44,725 to \$59,275	\$44,725 to \$59,275	\$44,725 to \$59,275	\$44,725 to \$59,275
	\$110,000 to \$150,000	\$59,275 to \$89,450	\$59,275 to \$89,450	\$59,275 to \$89,450	\$59,275 to \$89,450	\$59,275 to \$89,450	\$59,275 to \$89,450	\$59,275 to \$89,450
	\$150,000 to \$220,000	\$89,450 to \$110,000	\$89,450 to \$110,000	\$89,450 to \$110,000	\$89,450 to \$110,000	\$89,450 to \$110,000	\$89,450 to \$110,000	\$89,450 to \$110,000
	\$220,000 to \$500,000	\$110,000 to \$150,000	\$110,000 to \$150,000	\$110,000 to \$150,000	\$110,000 to \$150,000	\$110,000 to \$150,000	\$110,000 to \$150,000	\$110,000 to \$150,000
	\$500,000 to \$1,000,000	\$150,000 to \$220,000	\$150,000 to \$220,000	\$150,000 to \$220,000	\$150,000 to \$220,000	\$150,000 to \$220,000	\$150,000 to \$220,000	\$150,000 to \$220,000
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	\$1,000,000,000,000,000,000,000,000 to \$5,000,000,000,000,000,000,000,000	\$10,000,000,000,000,000,000,000 to \$50,000,000,000,000,000,000,000	\$10,000,000,000,000,000,000,000 to \$50,000,000,000,000,000,000,000	\$10,000,000,000,000,000,000,000 to \$50,000,000,000,000,000,000,000	\$10,000,000,000,000,000,000,000 to \$50,000,000,000,000,000,000,000	\$10,000,000,000,000,000,000,000 to \$50,000,000,000,000,000,000,000	\$10,000,000,000,000,000,000,000 to \$50,000,000,000,000,000,000,000	\$10,000,000,000,000,000,000,000 to \$50,000,000,000,000,000,000,000
	\$5,000,000,000,000,000,000,000,000 to \$10,000,000,000,000,000,000,000,000	\$50,000,000,000,000,000,000,000 to \$1,000,000,000,000,000,000,000,000	\$50,000,000,000,000,000,000,000 to \$1,000,000,000,000,000,000,000,000	\$50,000,000,000,000,000,000,000 to \$1,000,000,000,000,000,000,000,000	\$50,000,000,000,000,000,000,000 to \$1,000,000,000,000,000,000,0			