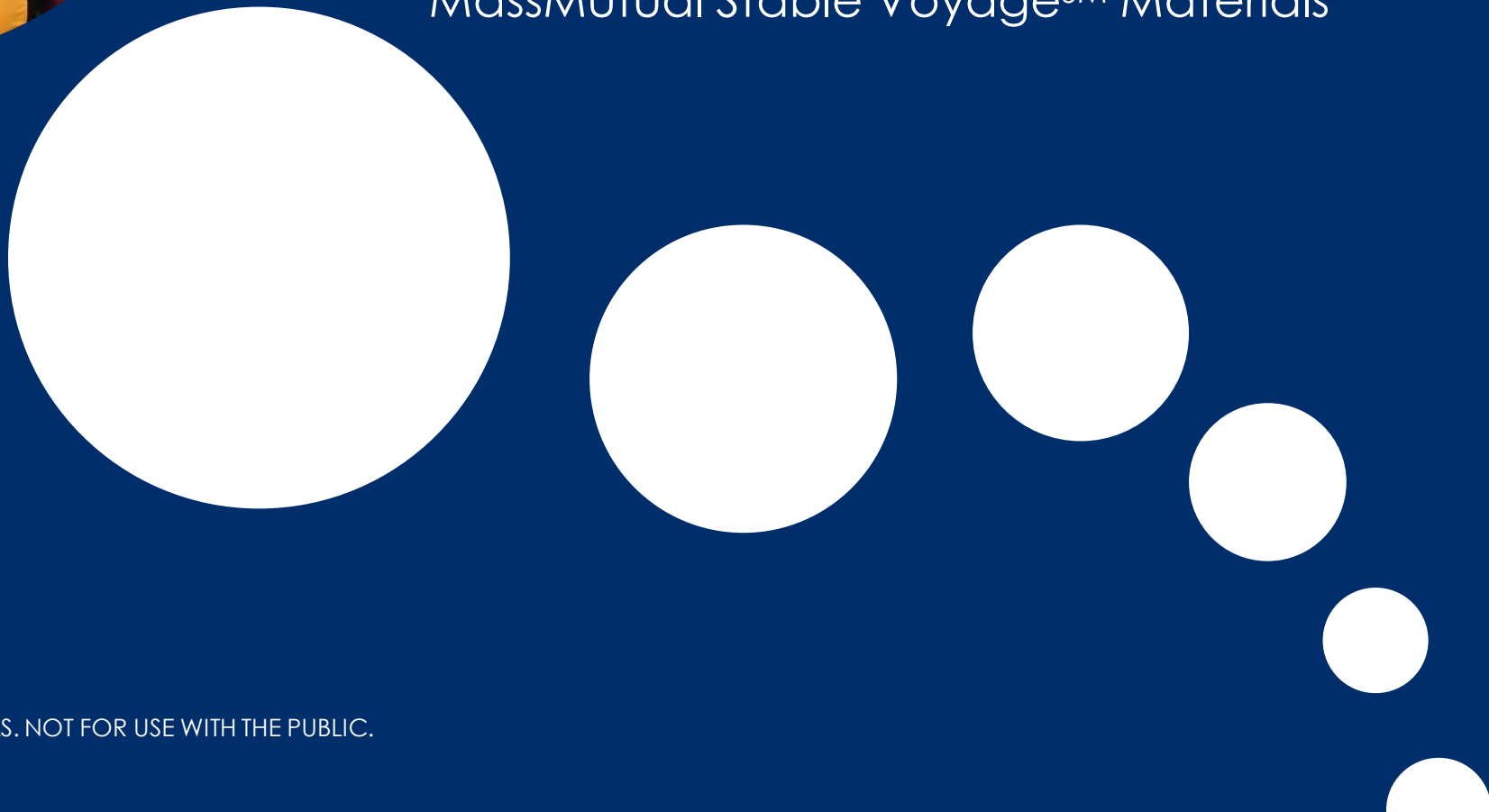




Local Activation Toolkit

MassMutual Stable VoyageSM Materials



Wholesaler Resources



Overview

MassMutual Stable VoyageSM is a 3-, 4-, or 5-year single premium fixed deferred annuity.

Stable Voyage is sold at Cetera, Charles Schwab, Edward Jones, Fidelity, LPL, Ayco, Cadaret Grant, Citizens, CUSO/Sorrentos, Fifth Third, RBC, Valmark, Infinex, Janney, First Republic, Advisor Group, Commonwealth, Stifel/Century, Transamerica

MassMutual Stable VoyageSM (Contract Form #SPFA11.1, SPFA11.1-Rev, and ICC13-SPFA11.1 in some states including NC) is a single premium deferred fixed annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

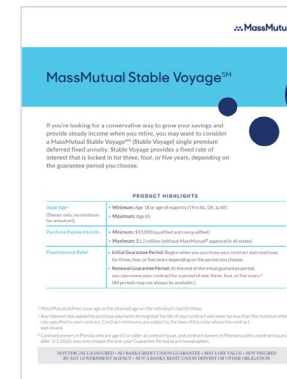
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Product Materials



AN6700
Client Brochure



AN6701
Client Snapshot

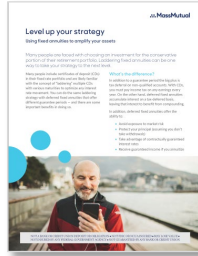
AN6704
Rate Sheet

AN6713
Rates Ad

With a total purchase less than \$100,000
1.60%
GUARANTEED FOR 3 YEARS*OR
With a total purchase of \$100,000 or more
1.85%
GUARANTEED FOR 3 YEARS*Rate as of **March 15, 2021**

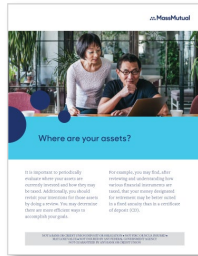
TAKE ADVANTAGE OF THIS RATE
Call (First Name Last Name) 1-XXX-XXX-XXXX
(Firm Name/Address)
(Firm Name/Address)
*Interest rates are effective as of the date shown and may change at any time.

Sales Ideas



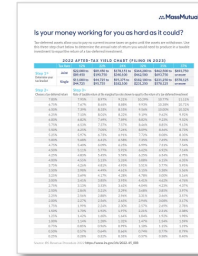
AN6711 Laddering Sales Idea

This sales idea discusses the idea of laddering Stable Voyage terms. Stable Voyage vs. CD.



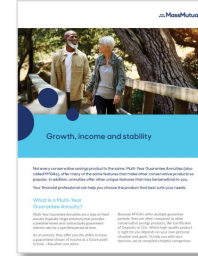
AN7551 Where are your assets?

This sales idea uses the “Taxed Now” Taxed Later” and “Tax-Advantaged” to promote the use of a fixed annuity. (not approved at EDJ)



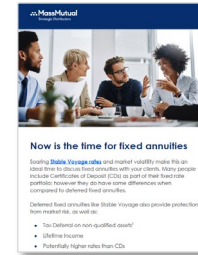
AN8401 Is your money working as hard as it could?

This one pager has a chart that shows the advantages of using a tax-deferred investment such as Stable Voyage.



AN7231 Growth, income and peace of mind

This sales idea compares the benefits of a CD to a fixed annuity. (not approved at EDJ)



Now is the time for Fixed Annuities

This sales idea email discusses deferred fixed annuities like Stable Voyage against CDs.

Supporting materials



Market Volatility
• with accompanying email



Diversification is key - fixed annuities as an alternative to bond
• with accompanying email



Additional Communications and Materials



Product-agnostic materials to mitigate top retirement risks

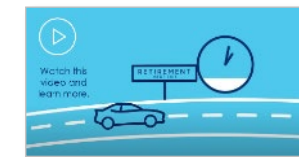
Top retirement risks

- Inflation 6.0%*
- Costs of health care
- Longevity
- Sequence of return risk
- Managed withdrawal risk
- Market volatility

* As of February 2023; [Current US Inflation Rates: 2000-2023](#) | [US Inflation Calculator](#)

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Videos



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

2021 AFTER-TAX YIELD CHART (ENDING IN 2022)

Step 1 - Investment Vehicle	Asset	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Step 2 - Overall Investment Return		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

Health Care Costs in Retirement

Healthcare is one of the biggest expenses and worries facing Americans in retirement, and the cost of healthcare continues to rise.

Having predictable income, such as that provided by an annuity, can help pay for these expenses in retirement so you don't have to worry.

71% of those who are currently age 65 will be age 85. This means an average of 20 years in retirement.

Healthcare costs will continue to rise. At a healthy 65-year-old couple retiring in 2021, the expected average annual healthcare inflation rate of 5.9%.

Flyers

PREPARE FOR LONGEVITY: What's the likelihood of living longer?

Although we can't predict the future, we can prepare for it. Knowing how long you can expect to live is a good first step. Advances in medicine and technology are allowing people to live longer—and that can increase the extended retirement on a longer span on savings. Most of us would choose to live longer and healthier, even if it increased the risk of outliving our savings.

PROBABILITY OF 65-YEAR OLDS LIVING TO CERTAIN AGES*

Age 85: 63% (Male), 62% (Female), 61% (Couple)
 Age 90: 42% (Male), 41% (Female), 40% (Couple)
 Age 95: 21% (Male), 20% (Female), 19% (Couple)

Impacts of inflation

Inflation causes purchasing power erosion, and can have the same effect on your retirement savings, but there are strategies that may help offset inflation.

The average inflation rate for the past 20 years is 2%. The inflation rate for the last 12 months is 6.5%.

Example: If you bought a gallon of milk for \$1.00 in 2010, you would need \$1.66 to buy that same gallon today!

Which would you choose? Beef (\$1.26) vs. Bacon (\$2.26)



MassMutual

Strategic Distributors

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