

# MassMutual Envision<sup>SM</sup> with MassMutual RetirePay<sup>SM</sup>

MassMutual Envision is a flexible premium deferred variable annuity. Its wide range of investment options include asset allocation funds, bond funds, traditional equity funds, and specialty funds.

RetirePay provides guaranteed lifetime income for an additional fee, as an optional living benefit rider.

Take advantage of the following tools and conversation starters to help your clients accumulate resources for retirement.

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

## Contact Us

Let's work together.



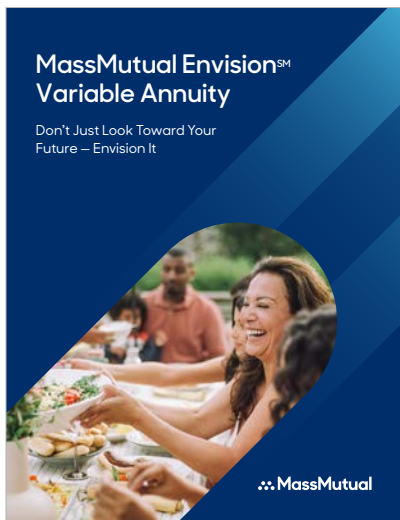
Call 1-855-464-3436



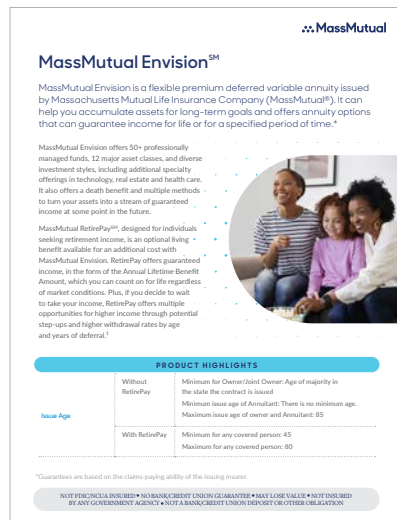
Wholesaler Map

## MASSMUTUAL ENVISION PRODUCT GUIDES

Retirement should be more than the end of something. It should feel like a new beginning, full of new opportunities and uncapped growth potential.<sup>1</sup>



[AN2700 MassMutual  
Envision Consumer Guide](#)



[AN2701 Product Snapshot](#)



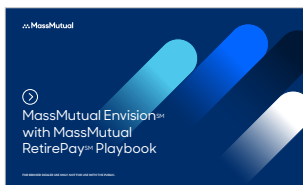
[AN2739 Income Planning](#)

# RETIREPAY PRODUCT GUIDES

Now more than ever, retirement planning requires stability. Introducing RetirePay, the living benefit rider that secures a lifetime of income for your clients, no matter how long they live.



[AN2708 RetirePay Consumer Guide](#)



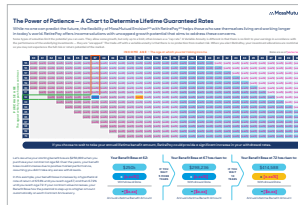
[AN2741 RetirePay Playbook](#)



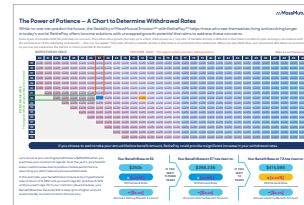
[AN2745 Comparison Guide](#)

[AN2704 Marketing Rate Table](#)

[AN2704NY New York Marketing Rate Table](#)



[AN2782 Rate Placemat](#)



[AN2782NY New York Rate Placemat](#)

## INVESTMENT RESOURCES



[AN2706 Investment Guide](#)

Asset Class	Investment Option	Investment Option	Investment Option
Equity	MassMutual Envision Equity	MassMutual Envision Equity	MassMutual Envision Equity
Fixed Income	MassMutual Envision Fixed Income	MassMutual Envision Fixed Income	MassMutual Envision Fixed Income
Real Estate	MassMutual Envision Real Estate	MassMutual Envision Real Estate	MassMutual Envision Real Estate
Commodities	MassMutual Envision Commodities	MassMutual Envision Commodities	MassMutual Envision Commodities
Alternative	MassMutual Envision Alternative	MassMutual Envision Alternative	MassMutual Envision Alternative

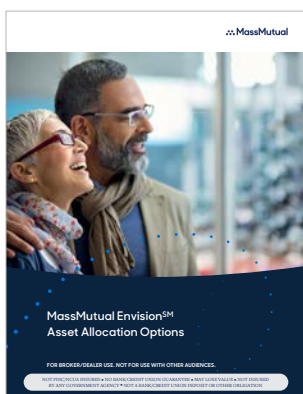
[AN2730 MM Envision Investment Options](#)

Asset Class	Investment Option	Investment Option	Investment Option
Equity	MML iShares Equity	MML iShares Equity	MML iShares Equity
Fixed Income	MML iShares Fixed Income	MML iShares Fixed Income	MML iShares Fixed Income
Real Estate	MML iShares Real Estate	MML iShares Real Estate	MML iShares Real Estate
Commodities	MML iShares Commodities	MML iShares Commodities	MML iShares Commodities
Alternative	MML iShares Alternative	MML iShares Alternative	MML iShares Alternative

[MML iShares® Allocation Funds](#)



[AN7348 The Power of Diversification](#)



[AN2738 Asset Allocation Options](#)

Performance Update  
As of September 30, 2023

MassMutual Envision™  
variable annuity

- Not a bank or credit union deposit or obligation
- Not insured by any federal government agency
- May lose principal
- May go down in value

[AN2705 Performance Update](#)

## VIDEOS



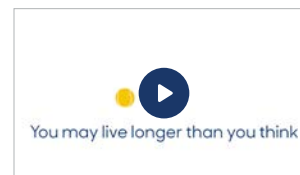
[Benefits of Envision with RetirePay](#)



[Market Volatility Protection](#)



[The Benefits of Tax Deferral](#)



[You May Live Longer Than You Think](#)

**The Truth About Market Volatility**

Let's face it, market volatility makes all of us uncomfortable, yet it happens throughout every economic cycle. It's important to keep things in perspective, look toward the future, and talk to your financial professional to make sure you have a well-diversified portfolio.

**FACTS**

- The Dow Jones Industrial Average<sup>SM</sup> was first organized in 1896 and its first substantial closing 12 months later (\$5.04).
- There is a 20% chance of a market crash and the Average of December 31, 2022 was \$35,000.
- Source: Investopedia.com and Mass Mutual
- Over the last 130 years, the Dow has had 139 years of positive returns and 97 "down" years.
- Source: Bloomberg
- S&P 500<sup>SM</sup> average historical annualized returns: 10.13% since its 1958 inception and December 31, 2022.
- Source: S&P 500 Returns since 1957

**AN7829 Truth About Market Volatility**

**Efficient Lifetime Income**

Combining MassMutual RetireEase Choice<sup>SM</sup> and MassMutual Envision<sup>SM</sup> with RetirePay<sup>SM</sup>

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**AN8293RP Efficient Lifetime Income**

**It's Time in the Market, Not Timing the Market**

It's very hard for most investors to know when to invest for growth and when to pull back to protect against losses that can cost future opportunities for growth.

Since 1926, there have been four times when the market failed to reach returns above zero for two or more consecutive years.

**PERIODS OF CONSECUTIVE NEGATIVE STOCK RETURNS - 1926-2022**

Compound annual stock market return from 1926-2022 was 10.1%.

**Challenges:** Downside in the market is normal, but what you do in response is what matters. The negative returns of our downturn were followed by periods of above-average growth. These results show that sticking with a long-term, diversified portfolio can allow you to take advantage of growth through both bull and bear markets.

**Maximize Market Growth:** If you're investing for the long term and hoping to capitalize upon inflation, knowing that market

**Take Advantage of Market Returns:** Take a valuable strategy that helps you to maximize your savings. Although there is no such thing as a free lunch, there are ways to make the most of your investments. Diversify your portfolio with a mix of asset classes to help protect your investments from market volatility.

**Stay the Course:** When you see downturns, the message is clear: it's time to stay in the market and keep investing.

**AN7854 Time in the Market**

**A Crisis Doesn't Take Investments Off Track**

Geopolitical and financial unrest can trigger a crisis in the market. It's inevitable. But the more important part is how investors react to these downturns.

From 1970 to 2022, there have been four times when political or financial crisis has triggered a steep decline in the market.

**CRISIS AND LONG-TERM PERFORMANCE - HAVE THERE BEEN OTHER CRISIS, JANUARY 1970 - DECEMBER 2022**

Compare the performance of the S&P 500 and the Dow Jones Industrial Average from 1970 to 2022. The Dow Jones Industrial Average shows a steady upward trend, while the S&P 500 shows more volatility, with a significant dip in 2020 followed by a recovery.

**What to Do, When to Sell:** Some investors may look at a big downturn and see opportunity. They may sell high. But the key is to stay the course. Selling during a crisis can be a costly mistake. It's important to have a plan in place for how to handle a crisis. Selling during a crisis can be a costly mistake. It's important to have a plan in place for how to handle a crisis.

**Don't Panic:** Depending on your investment timeline, staying the course during a market downturn might be a strategy you should follow. Selling during a crisis can be a costly mistake. It's important to have a plan in place for how to handle a crisis.

**Stay the Course:** Staying the course during a market downturn might be a strategy you should follow. Selling during a crisis can be a costly mistake. It's important to have a plan in place for how to handle a crisis.

**AN7861 Handling a Market Crisis**

**Variable Annuities**

A tax-advantaged way to save for retirement

**AN7000 Variable Annuities**

**Meet Jamie**

Product: MassMutual Envision<sup>SM</sup> Variable Annuity (Contract Form FPVDA21 and ICC21-FPVDA in certain states, including North Carolina) is a flexible premium deferred variable annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Value: \$45,000

Annual Income: \$1,500

Annual Withdrawal: \$1,500

Jamie started taking income at age 67. At age 69, his house needed some significant updates and repairs, resulting in unforeseen expenses. Envision offers flexibility which allows him to take a withdrawal of \$42,500 to cover his immediate needs. However, any amount over his Annual Lifetime Benefit Amount will be considered an annuity withdrawal.

**What is RetirePay?** RetirePay is a guaranteed income benefit available for an additional cost with your MassMutual Envision Variable Annuity Contract. It's a guaranteed lifetime income, not the same as the Annual Lifetime Benefit Amount. You can use it for anything you want - like paying for living expenses or covering your retirement needs. You can also use it to help pay for your retirement needs. You can also use it to help pay for your retirement needs.

**AN2733 Case Study**

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<sup>1</sup> When electing RetirePay, investment allocations are restricted, so one may not experience the full risk or return potential of the market.

Guarantees are based on the claims-paying ability of the issuing insurer.

This product and/or certain features and investment options may not be available in all states.

MassMutual Envision (Contract Form FPVDA21 and ICC21-FPVDA in certain states, including North Carolina) is a flexible premium deferred variable annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Variable annuities offered through registered representatives of MML Investors Services, LLC, Springfield, MA 01111-0001 or a broker-dealer that has a selling agreement with MML Strategic Distributors, LLC, Springfield, MA 01111-0001.

Principal Underwriters: MML Investors Services, LLC (MMLIS), Member **SIPC**<sup>®</sup>, and MML Strategic Distributors, LLC (MSD), are both Members **FINRA** and subsidiaries of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

