



Elevate your Financial Future with Market Crest™

The Multi-Year Guarantee Indexed Annuity with Market-Linked Growth Potential

Market Crest™ combines two key features that many annuity clients seek: guaranteed growth and the potential to benefit from positive S&P 500® Index*performance, all with no downside risk. Key highlights include:

- A competitive **4%¹ guaranteed interest rate**, compounded annually over 5 years.²
- Potential for **unlimited higher returns** if the Indexed Value growth, based on S&P 500® Index performance, exceeds the 4% interest rate by the end of the 5-year guarantee period.³
- Multiple opportunities to capture peak gains—Market Crest™ tracks the S&P 500® Index each year, **locking in the anniversary high-water mark** of the index in your bonus calculation. This feature maximizes the potential for returns while minimizing the impact of market dips.

- With Market Crest™, you can take IRS-mandated Required Minimum Distributions (RMDs) starting in the first contract year without penalties.^{4,5} However, note that other types of withdrawals will disqualify the contract from receiving an interest bonus at the end of the guarantee period.^{6,7}

Market Crest™ 5-Year Guarantee Period in Action

Consider a hypothetical scenario: an individual invests \$100,000 in Market Crest™, which offers a 4% guaranteed fixed interest rate over an initial 5-year period with no withdrawals. We will explore two potential outcomes—one where they qualify for an interest bonus⁸ and one where they do not.⁹ We'll then assess the likelihood of earning more than the guaranteed return.

Scenario 1: A Bonus is Credited

At the end of the 5-year guarantee period, the Indexed Value³ based on the S&P 500® Index performance is **\$144,899** providing an annualized cumulative return of 7.7%. Since this return exceeds the 4% guaranteed fixed interest rate, **an annualized interest bonus of 3.7% is applied.**

\$100,000
Initial Premium

YES

Did the annuity contract qualify for an interest bonus?

NO

Scenario 2: A Bonus is Not Credited

At the end of the 5-year guarantee period, the Indexed Value³ based on the S&P 500® Index performance is \$105,100 providing an annualized cumulative return of 1%. Since this is less than the 4% guaranteed fixed interest rate, **no interest bonus is applied.**

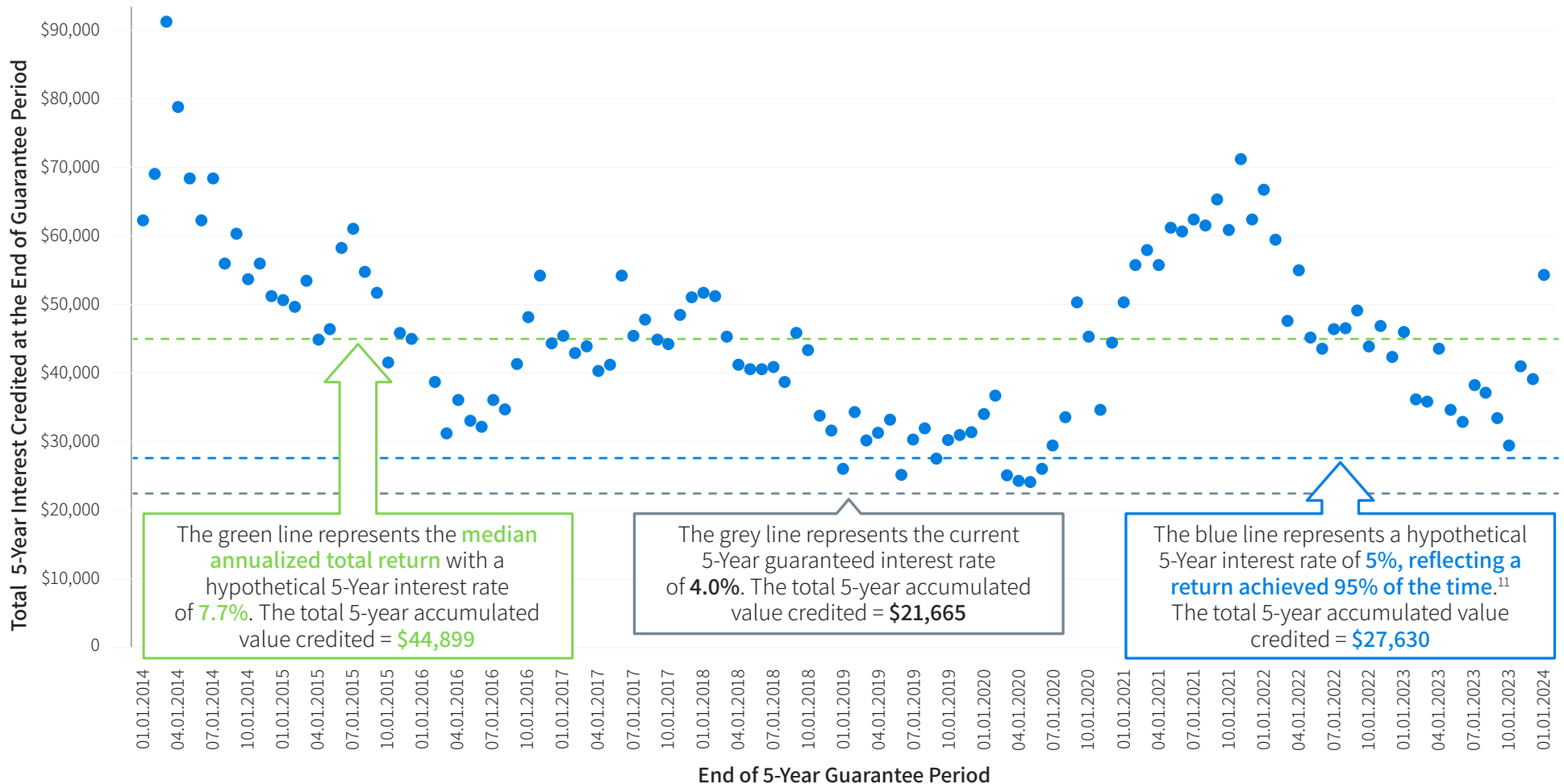
	Compounding Guaranteed Interest Rate for 5 Years	S&P 500® Indexed Value ³	Annualized Effective Yield
End of Guarantee Period Value	\$121,665	\$144,899⁸	
		\$23,234 Interest Bonus	
Guaranteed Interest Rate: 4%	\$21,665	\$21,665	Annualized Indexed Value growth is greater than 4%
Initial Premium	\$100,000	\$100,000	=↑ 7.7%

	Compounding Guaranteed Interest Rate for 5 Years	S&P 500® Indexed Value ³	Guaranteed Interest Rate
End of Guarantee Period Value	\$121,665	\$105,100⁹	
		\$0 Interest Bonus \$5,100	
Guaranteed Interest Rate: 4%	\$21,665	\$5,100	Annualized Indexed Value growth is less than 4%
Initial Premium	\$100,000	\$100,000	=↑ 4.0%

What Are the Chances of Earning More Than the Guaranteed Interest Rate?

Looking at historical S&P 500® performance, how often would Market Crest's Indexed Value surpass the 4.0% guaranteed interest rate? Let's examine this further. With Market Crest's current 5-year guaranteed interest rate of 4.0% and a 60% participation rate in the S&P 500® Index's annualized cumulative return, here's how its historical performance would compare. Each bubble below represents the Indexed Value return at the end of the 5-year guarantee period. Over the past 10 years, Market Crest's historical performance exceeded the 4.0% guaranteed rate 100% of the time.¹⁰ Notably, during this period, Market Crest's median annualized return was **7.7%**, accumulating a total value of **\$44,899**.

Market Crest™ 5-Year: Total Index Value Return Based on Historical S&P 500® Index Performance¹⁰



MARKET CREST™ OFFERS GUARANTEED GROWTH WITH A 4.0% FLOOR, PLUS THE OPPORTUNITY FOR UNLIMITED HIGHER RETURNS FROM AN “A” RATED¹² COMPANY.

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¹California may be subject to a different guaranteed interest and/or participation rate. ²Subject to any surrender charges or MVA that may be incurred because of a withdrawal. California is not subject to an MVA. ³The Indexed Value Return is calculated by multiplying the participation rate times the percentage change in the S&P 500® Index’s price from just before the guarantee period start date to its highest price on any anniversary during the guarantee period. An interest bonus is credited if the return from the Indexed Value exceeds the growth from the fixed interest rate. ⁴Only the 3-year guarantee period is available in Ohio. ⁵A free 5% partial withdrawal per annum is allowed even though any non-RMD withdrawal will terminate the interest bonus. ⁶Surrenders may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Please consult your tax advisor. ⁷A death benefit may qualify for an interest bonus based on the highest anniversary price as of the most recently completed policy anniversary (if death occurs within the selected interest rate guarantee period). ⁸Please review the Market Crest™ contract for further details. ⁹Based on an initial S&P 500® Index price of 4,000, the highest anniversary price of 6,993, and a participation rate of 60%. ¹⁰Based on initial S&P 500® Index price of 4,000, the highest anniversary price of 4,340, and a participation rate of 60%. ¹¹Based on \$100,000 premium, 4% fixed interest rate for a 5-year guarantee period and S&P 500® Index data for policies issued on the 1st of the month of every month from 1/1/2009 through 1/1/2019, and a participation rate of 60%. ¹²Based on \$100,000 premium, 5% fixed interest rate for a 5-year guarantee period and S&P 500® Index data for policies issued on the 1st of the month of every month from 1/1/2009 through 1/1/2019, and a participation rate of 60%. ¹³A (Excellent) Financial Strength Rating from AM Best, its second-highest rating category. Visit www.ambest.com for more information.

The Market Crest™ Multi-Year Guarantee Indexed Annuity is a deferred annuity contract issued by The Savings Bank Mutual Life Insurance Company of Massachusetts.

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