



AssuranceSelect 3, 5 and 7 Plus

Fixed-indexed annuities

About MassMutual Ascend Life Insurance Company

As a leading provider of annuities, MassMutual Ascend Life Insurance Company is committed to helping people plan for a secure retirement. We offer a level of financial strength that our customers can count on. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

AssuranceSelect® 3 Plus	AssuranceSelect® 5 Plus	AssuranceSelect® 7 Plus
<ul style="list-style-type: none"> • Early withdrawal charge applies during first three contract years • \$50,000 minimum purchase payment • Additional purchase payments accepted for first two months of contract • Market value adjustment applies during first three contract years 	<ul style="list-style-type: none"> • Early withdrawal charge applies during first five contract years • \$10,000 minimum purchase payment • Additional purchase payments accepted for first contract year • Market value adjustment applies during first five contract years 	<ul style="list-style-type: none"> • Early withdrawal charge applies during first seven contract years • \$10,000 minimum purchase payment • Additional purchase payments accepted for first 10 contract years • Market value adjustment applies during first seven contract years

All three products offer:

- Declared rate and indexed strategies
- 10% penalty-free withdrawals from day one
- Guaranteed minimum surrender value of 87.5% at a guaranteed minimum rate*

Charges and adjustments: Early withdrawal charges, which start at 9%, and market value adjustments apply if you surrender your annuity or take a withdrawal during the applicable contract years. An early withdrawal charge will reduce your account value. A market value adjustment may increase or decrease your account value.

Strategies: Funds allocated to the declared rate strategy for a term will earn interest each term at the rate we declare for the term. Funds allocated to an indexed strategy for a term will earn interest based in part on the positive performance of an external index. Interest for a term of an indexed strategy is guaranteed to never be less than 0%.

Penalty-Free Withdrawals: Each year, you can withdraw a portion of your money without an early withdrawal charge or market value adjustment. In the first contract year, this amount is 10% of your purchase payment. After that, this amount is 10% of the sum of your account value on the most recent contract anniversary plus any subsequent purchase payments.

***Guaranteed minimum surrender value is 87.5% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less prior withdrawals, not including amounts applied to pay an early withdrawal charge, a negative market value adjustment or a rider charge.**

All guarantees based on the claims-paying ability of MassMutual Ascend. Products and riders issued by MassMutual Ascend Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under form numbers ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1135619NW, P1126818NW, P1471718NW, P1135619ID, P1126818ID, P1471718ID, P1135619OR, P1126818OR, P1471718OR, E6043517NW, E6043617OR, E6043917OR, E6051217OR, E6053117OR, E6053217OR and E6060218OR. Not available in all states. Form numbers and features may vary by state. Please refer to the contract for definitions and complete terms and conditions, as this is a summary of the annuity features.

NOT FDIC OR NCUSIF INSURED • NO BANK OR CREDIT UNION GUARANTEE • MAY LOSE VALUE
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT

The logo for MassMutual Ascend, featuring three blue dots to the left of the text "MassMutual Ascend" in a blue sans-serif font.

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