

Sales to New York residents

MassMutual Ascend Life Insurance Company is not licensed to do business in the state of New York, and consequently, may not and does not sell or issue insurance products in New York. If you have a client who is a New York resident who has a valid reason to purchase insurance outside of New York, then you may sell to the client only if:

1. The application is written by you and signed by the New York resident while he or she is physically at your office in a state other than New York;
2. The contract or policy is physically delivered to the owner and a delivery receipt signed at your office in the same state the application is taken (delivery receipt must be submitted to the Company);
3. You are appropriately licensed and appointed with the Company in the state where the application is taken; and
4. You have an office (not simply a P.O. Box) in the state where the application is taken.

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend.

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NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION