

AssuranceSelect 5

OVERVIEW

ISSUE AGES	0-89 (qualified); 0-89 (non-qualified); 0-75 (inherited IRA); 0-75 (inherited non-qualified)														
	Issue age is the owner's age at last birthday. For joint owners, the oldest age will be used as the issue age. If the owner is a non-natural person, the age of the eldest annuitant will be treated as the age of the owner for all purposes under this contract.														
	<i>In Texas, contracts can only be issued up to age 86.</i>														
PURCHASE PAYMENTS	This product accepts purchase payments during the first contract year. Terms begin only on the 6th and 20th of each month. Purchase payments are held in the purchase payment account and moved to the strategies at the beginning of the next term. Additional purchase payments may have their own interest strategy terms.														
	Minimum: Initial purchase payment: \$10,000; additional purchase payments: \$2,000														
	Maximum: \$1 million for ages 0-85; \$500,000 for ages 86+														
	Maximums apply to the total purchase payments made to all annuities from MassMutual Ascend with the same owners or the same annuitants.														
TAX QUALIFICATIONS	Non-qualified and qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and inherited), 457(b) and inherited non-qualified														
EARLY WITHDRAWAL CHARGE	An early withdrawal charge is applied to full surrenders and withdrawals.														
	<table border="1"> <thead> <tr> <th data-bbox="508 1262 721 1289">CONTRACT YEAR</th> <th data-bbox="919 1262 935 1289">1</th> <th data-bbox="992 1262 1008 1289">2</th> <th data-bbox="1065 1262 1081 1289">3</th> <th data-bbox="1138 1262 1154 1289">4</th> <th data-bbox="1211 1262 1227 1289">5</th> <th data-bbox="1284 1262 1321 1289">6+</th> </tr> </thead> <tbody> <tr> <td data-bbox="508 1310 870 1335">EARLY WITHDRAWAL CHARGE</td> <td data-bbox="919 1310 943 1335">9%</td> <td data-bbox="992 1310 1016 1335">8%</td> <td data-bbox="1065 1310 1089 1335">7%</td> <td data-bbox="1138 1310 1162 1335">6%</td> <td data-bbox="1211 1310 1235 1335">5%</td> <td data-bbox="1284 1310 1308 1335">0%</td> </tr> </tbody> </table>	CONTRACT YEAR	1	2	3	4	5	6+	EARLY WITHDRAWAL CHARGE	9%	8%	7%	6%	5%	0%
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GUARANTEED MINIMUM SURRENDER VALUE (GMSV)	The GMSV equals 100% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less prior withdrawals (other than rider charges) and early withdrawal charges, minus the account value multiplied by the applicable early withdrawal charge rate. The GMSV will not be less than the minimum values required by each state.														
FREE WITHDRAWAL ALLOWANCE	During the first contract year, 10% of purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge.														
WITHDRAWALS	Withdrawals are allowed any time prior to the annuity payout initiation date. All withdrawals are subject to IRS regulations and early withdrawal charges. Withdrawals will be taken first from the purchase payment account, then from the declared rate strategy, then proportionally from the other indexed interest strategy(ies) with the shortest term.														
	Minimum withdrawal: \$500;														
	Minimum account value following withdrawal: \$5,000														

TERMINAL ILLNESS WAIVER RIDER

Provided that the diagnosis is rendered more than one year after the contract effective date, up to 100% of the account value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less.

This waiver may be used only once. Not available in Massachusetts.

EXTENDED CARE WAIVER RIDER

To help ease the strain of certain unforeseen events, an extended care waiver is available for no additional charge. If the owner is confined to a nursing home or other long-term care facility after the completion of the first contract year for at least 90 consecutive days, early withdrawal charges may be waived on withdrawals up to a full surrender.

Not available in Massachusetts. In California, the Extended Care Waiver Rider has been replaced with the Waiver of Early Withdrawal Charges for Facility Care or Home Care or Community-Based Services Rider, which provides for a waiver of early withdrawal charges under an expanded variety of circumstances.

INTEREST STRATEGIES

Upon issue, the owner selects from two types of interest strategies: a **declared rate strategy** and an **indexed strategy**.

At the end of each term of a given interest strategy, the ending value of the interest strategy will be applied to a new term of that same interest strategy. However, the owner may reallocate the ending values of the interest strategies for that term among the available interest strategies by submitting a strategy selection form on or before the last day of the term.

INTEREST RATES

Purchase payment account interest rate: Interest is credited daily on amounts held in the purchase payment account at the GMSV rate set out on the contract specifications page.

Declared interest rate: Interest is credited daily on amounts held under a declared rate strategy based on the applicable declared interest rate. The current declared interest rate will not change during the strategy's term and is guaranteed to never be below the guaranteed declared rate for any subsequent terms. The guaranteed declared rate is set out in the interest strategy endorsement. Current declared interest rates and guaranteed declared rates may vary by state; please refer to the current interest rate chart.

Indexed interest rate: An indexed interest rate is determined, in part, by the performance of the S&P 500® or the shares of the iShares U.S. Real Estate ETF. Indexed interest is credited only on the last day of each term. Indexed strategies include:

- S&P 500® annual point-to-point with cap
- iShares U.S. Real Estate annual point-to-point with cap

Point-to-point indexed strategy: The indexed interest rate for a term is determined by comparing the index value or share price on the last day of that term to the value or price on the first day of that term. The indexed interest rate for that term equals the index change, up to the cap. The indexed interest rate will never be less than 0%.

Strategies may not be available in all states.

ACCOUNT VALUE

The account value equals the sum of the following values:

Purchase payment account value: The purchase payment account value is equal to purchase payments received since the last interest strategy application date, minus the premium tax or other tax that may apply to such purchase payments, minus the amount needed to pay for each withdrawal taken from the purchase payment account since the last interest strategy application date, minus charges taken from the purchase payment account since the last interest strategy application date, plus interest earned daily on the purchase payment account value.

Interest strategy value: The interest strategy value is equal to the amount applied to that interest strategy for the current term, minus the amount needed to pay for each withdrawal taken from that interest strategy during the current term, minus charges taken from that interest strategy during the current term, and plus interest, if any, earned on that interest strategy for the current term.

SURRENDER VALUE

The surrender value equals the greater of the the account value, reduced by charges not previously deducted, and minus the early withdrawal charge that would apply on a surrender; or the GMSV.

PAYOUT OPTIONS

The following options are available: fixed period income, life income or life income with payments for at least a fixed period, or joint and one-half survivor income.

OWNERSHIP

Owner and annuitant must be the same on qualified contracts. Joint owners are allowed only on non-qualified contracts. Trusts and corporations are allowed as owners.

DEATH BENEFIT

The greater of the account value, reduced by charges not previously deducted, and reduced by premium tax or other taxes not previously deducted; or the GMSV.

EASY SYSTEMATIC PAYMENT (ESP) PROGRAM (NON-CONTRACTUAL)

The fixed dollar and life distribution options are available. Refer to the Terms and Conditions section of the applicable ESP program election agreement form for eligibility requirements. ESP payments reduce the amount available under the free withdrawal allowance. Please note indexed interest is credited only at the end of a term; amounts withdrawn before the end of a term will not earn any indexed interest.

STATE VARIATIONS

Texas: Contracts can only be issued up to age 86. In addition, an early withdrawal charge is applied to surrenders and withdrawals for the first five contract years.

CONTRACT YEAR	1	2	3	4	5	6+
EARLY WITHDRAWAL CHARGE	9%	8%	7%	6%	4%	0%

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