

Product Reference Guide

for Retail

FIXED ANNUITIES

	SecureGain 3	SecureGain 5	SecureGain 7
Issue ages	Up to age 89	Up to age 89	Up to age 85
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 		
Purchase payments	Minimum: \$10,000	Minimum: \$10,000	Minimum: \$10,000
Early withdrawal charges	6-year declining starting at 9%	5-year declining starting at 9%	7-year declining starting at 9%
Market value adjustment	Yes	Yes	Yes
Features	<ul style="list-style-type: none"> • Offers two three-year terms • Interest rates are set at the beginning of each term, and are guaranteed for three years • Early withdrawal charges and MVAs do not apply to surrenders in the last 30 days of the first three-year term • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Guaranteed increasing interest rates during initial five-year term • 0.25% bonus added to base interest rate for the first contract year • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Guaranteed increasing interest rates during initial seven-year term • 1% bonus added to base interest rate for the first contract year • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders

FIXED-INDEXED ANNUITIES

	American Landmark 3	American Landmark 5
Issue ages	0-90 (qualified) 0-90 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-89 (qualified) 0-89 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 	
Purchase payments	Minimum: \$50,000 Additional purchase payments of at least \$2,000 accepted in first two months of contract	Minimum: \$10,000 Additional purchase payments of at least \$2,000 accepted in first year of contract
Early withdrawal charges	3-year declining starting at 9%	5-year declining starting at 9%
Market value adjustment	Yes	Yes
Features	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or participation rate lock • GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders

FIXED-INDEXED ANNUITIES

	American Legend 7	Safe Return	Premier Income Bonus
Issue ages	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	40-85 (qualified and non-qualified)
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 		<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE) • Non-qualified <i>Inherited contracts not available</i>
Purchase payments	Minimum: \$10,000 Additional purchase payments of at least \$2,000 accepted	Minimum: \$25,000 Additional purchase payments of at least \$2,000 (Q) or \$5,000 (NQ) accepted in first two months of contract	Minimum: \$10,000 Additional purchase payments of at least \$2,000 accepted in first 10 contract years
Early withdrawal charges	7-year declining starting at 9%	10-year declining starting at 10%	7-year declining starting at 6%
Market value adjustment	Yes	No	Yes
Features	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders • Optional riders: IncomeSecure; Inheritance Enhancer 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap or participation rate • Bailout feature on indexed strategies • Return of premium guarantee • GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders • Optional riders: IncomeSecure; Inheritance Enhancer 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders • Includes built-in income rider with 6% rollup credit and 10-year rollup period (annual charge of 1.15%)

FIXED-INDEXED ANNUITY RIDERS

	IncomeSecure	Inheritance Enhancer
Issue ages	40-85 (qualified and non-qualified); Income payments may begin at age 55	50-85 (qualified and non-qualified)
Current rider charge	0.95% of the income base, deducted from the account value. Subject to change upon reset.	1.15% of death benefit base, deducted from account value.
Features	<ul style="list-style-type: none"> • Guaranteed income rider • 6% rollup credit and 10-year income rollup period • Income payments may be taken at any time, if client is age 55 or older • Resets available at first anniversary • Competitive payout percentages that increase 0.10% each year until income start date • Available income options: single lifetime income and joint lifetime income 	<ul style="list-style-type: none"> • Guaranteed death benefit rider • 9% rollup credit and 10-year rollup period for issue ages 50-75; 6% for ages 76-85 • Resets available at first anniversary

REGISTERED INDEX-LINKED ANNUITIES

	Index Summit 6	Index Summit 6 Pro
Issue ages	Up to age 80	Up to age 80
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • 401(a) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 	
Purchase payments	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract
Early withdrawal charges	6-year declining starting at 8%	6-year declining starting at 9%
Fees	None	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.
Features	<ul style="list-style-type: none"> • Declared rate strategy • Indexed strategies: 1-year 50% downside participation rate with cap, 2-year 50% downside participation rate with cap, 1-year 50% downside participation rate with upside participation rate, 2-year 50% downside participation rate with upside participation rate, 1-year 10% buffer with cap, 1-year 10% buffer with upside participation rate, 1-year -10% floor with cap, 1-year 0% floor with cap or 6-year 10% buffer with upside participation rate • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders • Performance lock available on select strategies. For more information and availability by strategy, please refer to the Product Overview. 	<ul style="list-style-type: none"> • Crediting strategies: 1-year 50% downside participation rate with cap, 2-year 50% downside participation rate with cap, 1-year 50% downside participation rate with upside participation rate, 2-year 50% downside participation rate with upside participation rate, 1-year 10% buffer with cap, 1-year 10% buffer with upside participation rate, 1-year -10% floor with cap, 1-year 0% floor with cap or 6-year 10% buffer with upside participation rate • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders • Performance lock available on select strategies. For more information and availability by strategy, please refer to the Product Overview.

REGISTERED INDEX-LINKED ANNUITIES

	Index Frontier 5	Index Frontier 5 Pro	Index Frontier 7	Index Frontier 7 Pro
Issue ages	Up to age 80	Up to age 80	Up to age 80	Up to age 80
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • 401(a) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 			
Purchase payments	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract
Early withdrawal charges	5-year declining starting at 8%	5-year declining starting at 8%	7-year declining starting at 8%	7-year declining starting at 9%
Fees	None	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.50%.	None	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 1.00%.
Features	<ul style="list-style-type: none"> • Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap • Bailout feature on indexed strategies • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap • Bailout feature on indexed strategies • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap • Bailout feature on indexed strategies • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap • Bailout feature on indexed strategies • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders

Registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual AscendSM. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates). Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance CompanySM.

For additional product features, please see the Product Overview. The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

Extended care and terminal illness waiver riders not available in all states. Extended care waiver is offered under form numbers R6026109NW, R6026109OR, R6032410NW, R6032410OR or ICC20-R6032420NW. Terminal illness waiver offered under form numbers R6025809NW, R6032310NW or ICC20-R6032320NW. Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual) under contract form numbers P1138919NW, P1088011NW, P1088111NW, P1134618W, P1112916NW, P1074514NW, P1470017NW, P1129918NW, P1822217NW, P1822317NW, P1825218NW, P1833521NW, P1833421NW, P1833621NW and rider form numbers R6036711NW, R6059018NW, R6042513NW and R6056918NW. Form numbers, features and availability may vary by state. Product may not be available in all states.

All guarantees subject to the claims-paying ability of MassMutual Ascend.

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