MassMutual Ascend
Life Insurance Company

SecureGain 7 Annuity

A fixed annuity with a market value adjustment from MassMutual Ascend Life Insurance Company

Photo submitted by **Yvonne** from **New Hampshire**,
valued annuity customer since **2018.**

Confidently plan for your future with the SecureGain 7

When you envision a future that fulfills you, maybe you see yourself traveling, cooking, spending time with family or discovering a new hobby. Whatever it is, our goal is to help you navigate your future with confidence.

THE SECUREGAIN 7 FIXED ANNUITY OFFERS:

Growth with a bonus and increasing interest rate

During the initial seven-year term, the SecureGain® 7 annuity offers an interest rate bonus and an increasing interest rate to help build your savings. See page three for details.

Protection from loss

Regardless of market conditions, you won't lose the money you contribute to your annuity unless you take a withdrawal or surrender your annuity during its early withdrawal charge period.

Guaranteed income

When you're ready to turn the money you've accumulated in your annuity into guaranteed income, you can select from a variety of options, including payments that will last for the rest of your life.

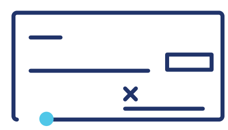
Annuity basics

An annuity is a financial product that's designed to protect and grow your money, and then provide a stream of guaranteed income.

HERE'S HOW IT WORKS:

You purchase an annuity by making a payment to an insurance company.

Your annuity can grow in value over time.

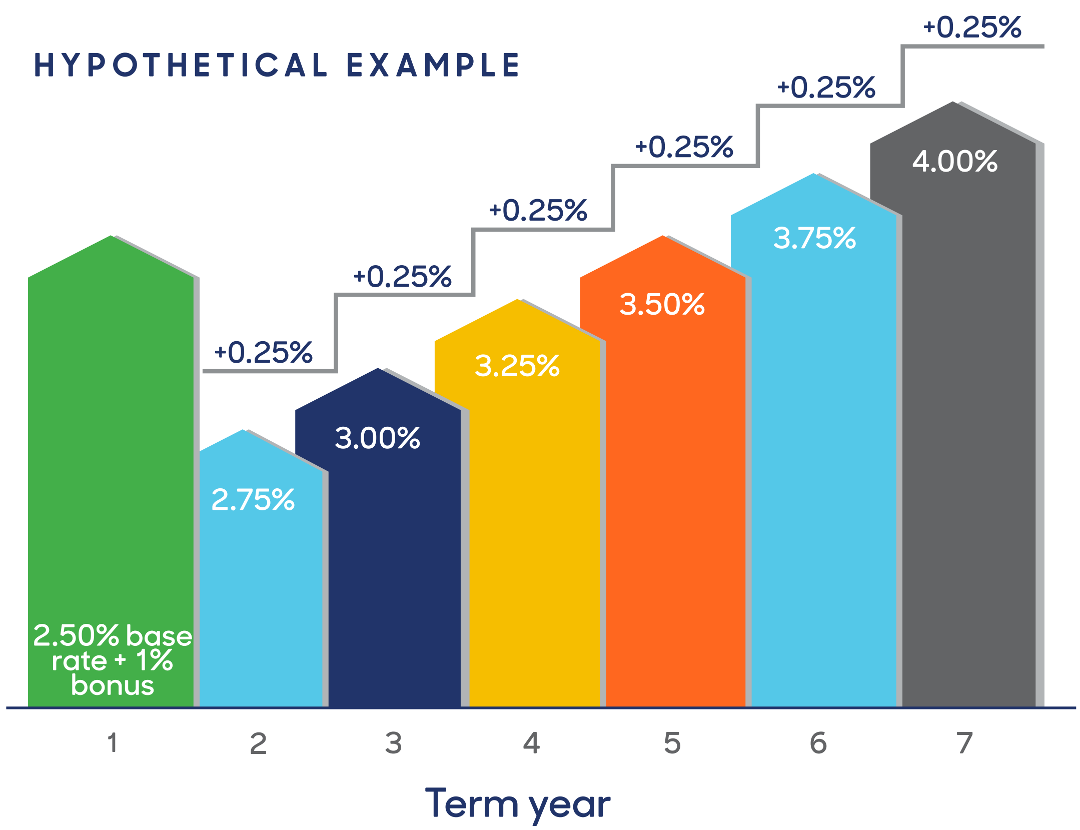


You purchase an annuity by making a payment to an insurance company.

Other than pensions, annuities are the only products that provide guaranteed lifetime income.

Guaranteed growth for your money

When you purchase your annuity, we set a base interest rate for the initial term. During the first term year, your base interest rate receives a 1% bonus. After the first term year, the base interest rate increases by 0.25% each year during the initial seven-year term.



After the initial seven-year term, we will set the interest rate at our discretion, but the rate will never be lower than the guaranteed minimum interest rate stated in your contract. Your annuity's guaranteed minimum interest rate will be set out on your contract specifications page. It will be 1% or higher.

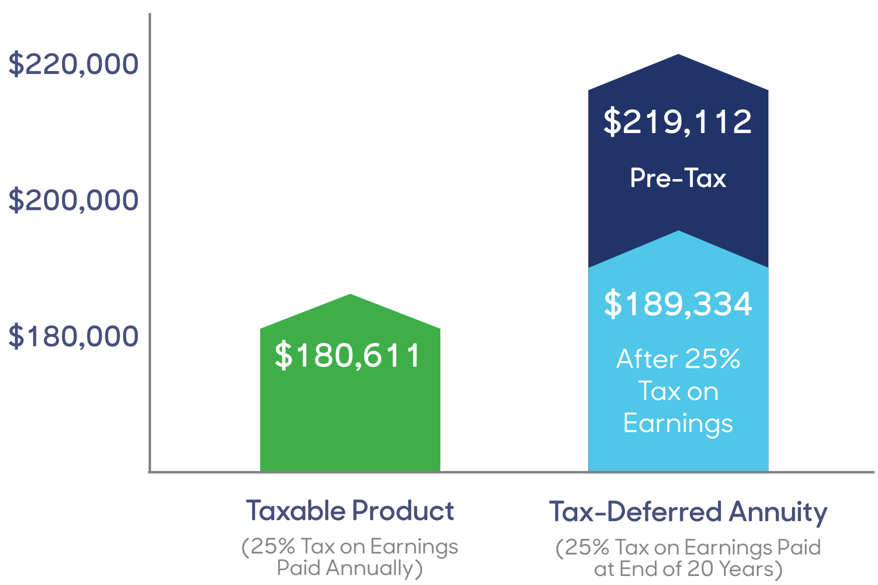
But wait, there's more

The SecureGain 7 offers these additional benefits to help you confidently navigate your future.

Tax treatment that allows faster growth

One of the benefits of an annuity is the opportunity for your money to grow tax deferred. This means no taxes are paid until you take a withdrawal, so your money can grow at a faster rate than it would in a taxable product.

The following chart shows how a purchase payment of $100,000 grows in a tax-deferred annuity compared to a taxable product over the course of 20 years.



After paying a 25% tax on its earnings, the tax-deferred annuity outgrew the taxable product by more than $8,000.

Leave a legacy for your loved ones

As you're planning for the future, you probably want to know what will happen to your money when you're gone. With the SecureGain® 7, any death benefit is paid directly to your beneficiaries, which allows them to receive your financial legacy without the cost and delays of probate.

It’s important to consider your liquidity needs.

The SecureGain 7 is intended to be a long-term product. However, you will have access to a portion of your money each year with penalty-free withdrawals.

During the first contract year, you may withdraw up to 10% of your purchase payments. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn.

It’s important to note withdrawals in excess of this amount may be subject to early withdrawal charges and a market value adjustment. Early withdrawal charges and market value adjustments end after seven years.

This graph assumes the taxable product and the tax-deferred annuity grow at an annual rate of 4%. This is a hypothetical scenario for illustration purposes only, and does not reflect interest rates of any specific fixed annuity offered by MassMutual Ascend.

For the taxable product, the graph also assumes the amount needed to pay taxes is deducted annually and no other withdrawals are taken during the 20-year period. For the tax-deferred annuity, it assumes no withdrawals are taken during the 20-year period.

Lower capital gains and dividend tax rates would make the taxable investment more favorable than the rate illustrated and reduce the difference in performance between these accounts. Consider your current and anticipated tax brackets in making your decision, as they may also impact comparison results.

This information is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an attorney or tax advisor.

The graph compares a $100,000 taxable investment to a $100,000 tax-deferred investment, such as a non-qualified annuity. Certain qualified investments, such as a traditional IRA, offer an upfront tax deduction or exclusion for contributions. Other qualified investments, such as a Roth IRA, offer a tax exclusion for earnings. The value of these additional benefits is not illustrated.

For contracts that offer an upfront tax deduction or exclusion, the full amount withdrawn is generally subject to income tax. For a non-qualified annuity, only the gains are subject to income tax. If you are under age 59½, the taxable amount withdrawn from a qualified or non-qualified annuity is generally subject to a 10% federal penalty tax.

MassMutual Ascend

Taking financial futures above and beyond

At MassMutual Ascend, we are committed to going above and beyond – so when it comes to your financial future, the impossible feels possible.

As a leading provider of annuities, we see our products as more than just contracts. Our annuities are transparent and easier to understand, so you always know what to expect.

We have a long history of financial strength and stability. We've received an "A" or higher rating by AM Best for more than 40 years, so you can have confidence knowing we'll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you with what you need, when you need it.

The status quo isn't a status we ever want. At MassMutual Ascend, we'll always be in pursuit of better – so you can navigate your future with confidence.

Learn more at MassMutualAscend.com.

SecureGain 7 features

ISSUE AGES	**Qualified:** 0–85 **Non-qualified:** 0–85 **Inherited IRA:** 0–75 **Inherited non-qualified:** 0–75
PURCHASE PAYMENTS	You can purchase this annuity with a single purchase payment of $10,000 or more.
FEES	There are no upfront charges. All your money goes to work for you.
INTEREST RATES	When you purchase your annuity, we set a base interest rate for the initial term. During the first term year, your base interest rate receives a 1% bonus. After the first term year, the base interest rate increases by 0.25% each year during the initial seven-year term.
TERM	This product has an initial seven-year term.
PENALTY-FREE WITHDRAWALS	During the first contract year, you may withdraw up to 10% of your purchase payments. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn. Amounts withdrawn in excess of the penalty-free withdrawal allowance may be subject to early withdrawal charges and a market value adjustment.
EARLY WITHDRAWAL CHARGES	During the initial term, an early withdrawal charge is applied to surrenders and withdrawals that exceed the 10% penalty-free amount. All charges end after seven years.

Contract year	1	2	3	4	5	6	7	8+
Early withdrawal charge	9%	8%	7%	6%	5%	4%	3%	0%

MARKET VALUE ADJUSTMENT	A market value adjustment (MVA) will apply if you surrender your contract during the first seven years. The MVA is calculated by comparing the interest rate environment when you purchase your contract to the environment when you choose to surrender your contract. This can result in an increase to your surrender value during a period of decreasing rates, or a decrease to your surrender value during a period of increasing rates. The MVA will also apply to withdrawals in excess of the 10% penalty-free withdrawal allowance during the initial seven-year term.

INCOME PAYOUT OPTIONS	**Fixed period:** You receive payments for a fixed period of time that you select. **Life or life with a minimum fixed period:** You receive payments for life. If you select a minimum fixed period of time and pass away before the end of the period, the remaining payments are paid to the person you designate. **Joint and one-half survivor:** Payments are guaranteed for your life and the life of a designated joint annuitant. If you are survived by the joint annuitant, he or she will receive 50% of the payment for life.
INCLUDED WAIVER RIDERS	**Extended care waiver rider:** After the first contract year, if you are confined to a nursing home or long-term care facility for at least 90 consecutive days, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. **Terminal illness waiver rider:** After the first contract year, if you are diagnosed by a physician as having a terminal illness, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. A terminal illness is defined as having a prognosis of survival of 12 months or less, or a longer period as required by state law. *Extended care and terminal illness waiver riders are 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.*

MassMutual Ascend[SM] is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

Please note, this is a general description of the product. Please read your contract, including the endorsements and riders, for definitions and complete terms and conditions, as this is a summary of the annuity's features. For use with contract form and P1088111NW, P1088111ID and P1088111OR and rider forms R6032310NW, R6032310OR, R6032410NW and R6032410OR (not available in Massachusetts). Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. See specific product disclosure document for details.

All guarantees based on the claims-paying ability of MassMutual Ascend.

Products issued by MassMutual Ascend Life Insurance Company[SM] (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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