

# Index Achiever® Advisory

## OVERVIEW

<b>ISSUE AGES</b>	<p>0-80 (qualified); 0-80 (non-qualified); 0-75 (inherited IRA); 0-75 (inherited non-qualified)</p> <p>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.</p>
<b>PURCHASE PAYMENTS</b>	<p>This product accepts a single purchase payment for the following tax qualifications:</p> <ul style="list-style-type: none"> <li>• Non-qualified and inherited non-qualified</li> <li>• IRA (traditional, Roth, SEP, SIMPLE, and inherited)</li> <li>• 401(a) (including 401(k) traditional and Roth)</li> <li>• 403(b) (traditional and Roth)</li> <li>• Governmental 457(b) (traditional and Roth)</li> </ul> <p>Additional purchase payments allowed during the first two months of the contract only. Terms begin only on the 6<sup>th</sup> and 20<sup>th</sup> of each month. Purchase payments received prior to the beginning of a term will be held in the purchase payment account until the beginning of the next term. Additional purchase payments have their own crediting terms.</p> <p><b>Minimum:</b> Initial purchase payment: \$25,000; additional purchase payments: \$10,000</p> <p><b>Maximum:</b> \$2 million (ages 0-75); \$1.5 million (ages 76-80)</p>
<b>FEES</b>	<p>No upfront or recurring fees are paid to MassMutual Ascend. Clients may choose to have their advisory fee deducted from their annuity.</p>
<b>ACCOUNT VALUE</b>	<p>The account value equals the sum of the following values:</p> <p><b>Purchase payment account value:</b> The purchase payment account value equals the purchase payments received, less any applicable premium tax or other applicable tax, less withdrawals, and plus interest credited.</p> <p><b>Declared rate strategy value:</b> A declared rate strategy value equals the amount applied to the declared rate strategy, less withdrawals, and plus interest credited at the declared interest rate.</p> <p><b>Indexed strategy value:</b> At the end of a term, unless a performance lock election has been made, the value of an indexed strategy is equal to:</p> <ul style="list-style-type: none"> <li>• the investment base at the end of the term; and either</li> <li>• plus any increase for a rise in the index for the term, adjusted for the applicable upside potential factor(s) (or for the dual performance trigger strategy, any fall in the index that does not exceed the buffer, adjusted for the applicable trigger rate); OR</li> <li>• minus any decrease for a fall in the index for the term, adjusted for the applicable downside protection factor.</li> </ul> <p>In this formula, the investment base at the end of the term is equal to the amount applied to the strategy at the start of that term, reduced proportionally for each withdrawal and adjusted by any related market value adjustment taken during that term. After we calculate the investment base at the end of the term, we calculate any increase or decrease for a change in the index over that term. Any increase for the term is subject to the cap, upside participation rate, trigger rate, or in some cases, an upside participation rate and cap for that term. Any decrease for the term is subject to the floor, buffer or downside participation rate.</p>

For producer use only. Not for use in sales solicitation.

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

## CREDITING STRATEGIES

Upon issue, the owner selects from two types of crediting strategies: a **declared rate strategy** and **indexed strategies**. At the end of each term, the owner has the opportunity to reallocate funds among the available strategies. To reallocate funds, the owner must submit a strategy selection form prior to the end of that term. Unless the owner reallocates funds at the end of a term, funds are automatically applied to the same strategy (if available) for the next term. See product prospectus for more information on default strategy reallocations. Available strategies are subject to change at any time for new sales.

### DECLARED RATE STRATEGY

Interest is credited daily on amounts held under a declared rate strategy based on the applicable declared rate. The declared rate for a term will not change during that term and is guaranteed to never be below the guaranteed minimum interest rate set out in the strategy endorsement. A maximum of 12% can be allocated to the declared rate strategy for initial allocations and reallocations at the end of a term.

### INDEXED STRATEGIES

Indexed strategies include:

#### S&P 500®

- 1-Year 50% Downside Participation Rate with Upside Participation Rate\*
- 1-Year 10% Buffer with Cap\*
- 1-Year 10% Buffer with Performance Trigger
- 1-Year 10% Buffer with Dual Performance Trigger
- 1-Year 20% Buffer with Cap\*
- 1-Year 20% Buffer with Performance Trigger
- 1-Year -10% Floor with Cap\*
- 3-Year 10% Buffer with Upside Participation Rate & Cap\*
- 3-Year 20% Buffer with Upside Participation Rate & Cap\*
- 6-Year 10% Buffer with Upside Participation Rate & Cap\*
- 6-Year 20% Buffer with Upside Participation Rate & Cap\*

#### First Trust Barclays Edge Index

- 1-Year 50% Downside Participation Rate with Upside Participation Rate\*
- 1-Year 10% Buffer with Upside Participation Rate\*

#### Russell 2000

- 1-Year 10% Buffer with Cap\*
- 1-Year 20% Buffer with Cap\*
- 3-Year 10% Buffer with Upside Participation Rate & Cap\*
- 3-Year 20% Buffer with Upside Participation Rate & Cap\*
- 6-Year 10% Buffer with Upside Participation Rate & Cap\*
- 6-Year 20% Buffer with Upside Participation Rate & Cap\*

#### iShares MSCI EAFE ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 1-Year 10% Buffer with Cap

#### iShares U.S. Real Estate ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 1-Year 10% Buffer with Cap

#### SPDR Gold Shares ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 1-Year 10% Buffer with Cap

\*Performance lock available. See performance lock section below for more information.

Strategies linked to the S&P 500® Index (SPX), the Russell 2000 Index (RTY), the iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), and the SPDR Gold Shares ETF (GLD) provide returns based, in part, on the change in the price of the Index or ETF. The price change does not include dividends that might be paid on the underlying investments of the Index or ETF.

## INDEXED STRATEGIES (CONT)

Strategies linked to the First Trust Barclays Edge Index (FTEDGE7) provide returns based, in part, on the change in net asset value of the underlying investments of the Index. The net asset value change includes dividends that might be paid on the underlying investments of the Index.

Not all strategies available with all indexes and ETFs.

The following strategies are only available for a term that starts in the first contract year: S&P 500 6-Year 10% Buffer with Upside Participation Rate & Cap, S&P 500 6-Year 20% Buffer with Upside Participation Rate & Cap, Russell 2000 6-Year 10% Buffer with Upside Participation Rate & Cap and Russell 2000 6-Year 20% Buffer with Upside Participation Rate & Cap.

The following strategies are only available for a term that starts in the first four contract years: S&P 500 3-Year 10% Buffer with Upside Participation Rate & Cap, S&P 500 3-Year 20% Buffer with Upside Participation Rate & Cap, Russell 2000 3-Year 10% Buffer with Upside Participation Rate & Cap and Russell 2000 3-Year 20% Buffer with Upside Participation Rate & Cap.

For information on indexed strategy values before the end of a term, please see the product prospectus at [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates).

---

### UPSIDE POTENTIAL FACTORS: CAPS, UPSIDE PARTICIPATION RATES AND TRIGGER RATES

The value of an indexed strategy will increase if there is a positive change in the applicable index value during a term, and in some cases, when there is a negative change in the applicable index value during a term. Indexed strategy value increases are subject to the following upside potential factors: caps, upside participation rates, trigger rates, and in some cases, an upside participation rate and cap.

A **cap** is the largest positive index change at the end of a term that is taken into account to determine a gain.

An **upside participation rate** is the percentage of any positive index change at the end of a term that is taken into account to determine a gain.

For strategies with an upside participation rate and cap, any positive index change for the term is first subject to an upside participation rate, and then the result is subject to a cap. For some terms, this strategy may be uncapped, which means that the positive index change for the term would only be subject to the applicable upside participation rate.

A **trigger rate** is the rate of return used to determine a gain at the end of a term. There are two types of trigger rate strategies: performance trigger and dual performance trigger.

For strategies with a performance trigger, the trigger rate is credited when index performance is positive or level for the term. For strategies with a dual performance trigger, the trigger rate is credited when index performance is positive, level or when the index loss does not exceed the buffer for the term.

Before the end of a term, caps, upside participation rates, trigger rates and index changes are reflected in the option values used to calculate increases in strategy values. We can change the cap, upside participation rate or trigger rate for each new term of an indexed strategy.

**DOWNSIDE  
PROTECTION  
FACTORS:  
FLOORS,  
BUFFERS AND  
DOWNSIDE  
PARTICIPATION  
RATES**

Any loss for a term of an indexed strategy is subject to one of three limiting factors: a floor, buffer or a downside participation rate.

A **floor** is the largest negative index change used to determine a loss each term. -10% floor strategies are available. The -10% floor indexed strategies provide protection against index losses in excess of -10% at the end of each term, meaning any decrease during a term is limited to -10%.

A **buffer** is the portion of a negative index change at the end of a term that is disregarded to determine a loss. 10% buffer and 20% buffer strategies are available. The 10% buffer indexed strategies provide protection against the first 10% of index losses at the end of each term, and 20% buffer indexed strategies provide protection against the first 20% of index losses at the end of each term. Clients assume any losses in excess of the buffer.

A **downside participation rate** is the percentage of any negative index change at the end of a term that is taken into account to determine a loss. The 50% downside participation rate indexed strategies provide protection against 50% of index losses at the end of each term. Clients assume the other 50% of index losses.

Before the end of a term, floors, buffers and downside participation rates are reflected in the option values used to calculate decreases in strategy values. We cannot change the floors, buffers, or downside participation rates for any indexed strategy that we currently offer.

---

**PERFORMANCE  
LOCK**

Performance lock is a feature that allows clients to lock in indexed strategy gains and limit further losses for a term. Performance lock is an election to lock in the daily value percentage for the remainder of a term. A performance lock election for a term is effective on the second market close following our receipt of a request in good order. Once we receive a request in good order, a performance lock election for a term cannot be revoked or changed and clients will not be able to reallocate a performance locked one-year indexed strategy until the end of the term.

If a client makes a performance lock election for a 3-year or 6-year strategy, the term will always end on the next anniversary of the term start date even if it otherwise would have continued for one or more additional years.

Performance lock is only available on select strategies.

---

**EARLY  
WITHDRAWAL  
CHARGE**

There are no early withdrawal charges. A market value adjustment (MVA) will apply during the first six contract years.

---

**MARKET VALUE  
ADJUSTMENT  
(MVA)**

During the first six contract years, an MVA will apply if the contract is surrendered or a withdrawal is taken from indexed strategies.

An MVA is an adjustment to the withdrawal based on how market interest rates have changed since the contract was purchased. Interest rate changes are determined based on the BofA Merrill Lynch 5-10 Year US Corporate Bond Index from the Contract Effective Date and the amount of time remaining until the sixth Contract Anniversary. Depending on how interest rates have moved, the MVA may increase or decrease contract values. Withdrawals taken from indexed strategies are subject to a market value adjustment. The amount withdrawn from an indexed strategy is then multiplied by the MVA factor. A performance lock does not lock the MVA. After a performance lock election, the strategy value continues to be subject to the MVA that may apply on a withdrawal or surrender.

*For more information on how the MVA works, refer to the contract and prospectus.*

---

**MVA  
EXCEPTIONS**

The MVA does not apply to withdrawals taken from the declared rate strategy or the purchase payment account. A maximum of 12% can be allocated to the declared rate strategy for initial allocations and reallocations at the end of a term. The MVA does not apply to amounts taken from an indexed strategy to pay advisory fees.

<b>WITHDRAWALS</b>	<p>Withdrawals are allowed any time prior to the annuity payout initiation date. All withdrawals are subject to IRS regulations. Withdrawals will be taken first from the purchase payment account, then from the declared rate strategy, and then proportionally from indexed strategies having the shortest term. If clients would like the ability to take withdrawals from their annuity without incurring a market value adjustment, they should consider allocating a portion of their account value to the declared rate strategy.</p> <p><b>Minimum withdrawal:</b> \$500;  <b>Minimum account value following withdrawal:</b> \$5,000</p>
<b>MVA EXCEPTIONS</b>	<p>The MVA does not apply to withdrawals taken from the declared rate strategy or the purchase payment account. A maximum of 12% can be allocated to the declared rate strategy for initial allocations and reallocations at the end of a term. The MVA does not apply to amounts taken from an indexed strategy to pay advisory fees.</p>
<b>WITHDRAWALS</b>	<p>Withdrawals are allowed any time prior to the annuity payout initiation date. All withdrawals are subject to IRS regulations. Withdrawals will be taken first from the purchase payment account, then from the declared rate strategy, and then proportionally from indexed strategies having the shortest term. If clients would like the ability to take withdrawals from their annuity without incurring a market value adjustment, they should consider allocating a portion of their account value to the declared rate strategy.</p> <p><b>Minimum withdrawal:</b> \$500;  <b>Minimum account value following withdrawal:</b> \$5,000</p>
<b>EXTENDED CARE WAIVER RIDER</b>	<p>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, any negative MVAs may be waived on withdrawals up to a full surrender.</p> <p><i>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.</i></p>
<b>TERMINAL ILLNESS WAIVER RIDER</b>	<p>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 incurring a negative MVA if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less.</p> <p><i>This waiver may be used only once. Not available in Massachusetts.</i></p>
<b>SURRENDER VALUE</b>	<p>The surrender value equals the account value, less any applicable market value adjustments.</p>
<b>PAYOUT OPTIONS</b>	<p>The following options are available following the first contract year: fixed period payout, life payout, life payout with payments for at least a fixed period, and joint and one-half survivor payout.</p>
<b>DEATH BENEFIT VALUE</b>	<p>The death benefit amount is the greater of the account value or the purchase payments, reduced proportionally for all withdrawals, but not including market value adjustments. In either case, it is reduced by premium tax or other taxes not previously deducted.</p>
<b>PREMIUM TAX</b>	<p>If the owner elects to take an annuity payout benefit, premium tax will be deducted if the owner lives in a state that has a premium tax on annuitizations.</p> <p>If a death benefit is paid under a payout option, premium tax will be deducted if the beneficiary lives in a state that has a premium tax on annuitizations.</p>
<b>STATE VARIATIONS</b>	<p><i>Product availability, strategy availability and strategy feature availability may vary by state and by distribution. For information specific to your state, please refer to the Product Rate Sheet.</i></p>

Annuities are intended to be long-term products and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.

This product can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company<sup>SM</sup>. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](http://MassMutualAscend.com/RILArates).

The Index Achiever Advisory is a fee-based registered index-linked annuity intended for distribution by Investment Advisor Representatives engaged in fee-based planning. MassMutual Ascend is not an investment advisor and the information provided in this document is not investment advice.

MassMutual Ascend Life Insurance Company ("MassMutual Ascend") products are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the FTSE Russell Index ("the Index") vest in the relevant LSE Group company which owns the Index. Russell® is a trade mark of the relevant LSE Group company and is used by any other LSE Group under license.

The Index is calculated by or on behalf of Frank Russell Company or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the MassMutual Ascend product(s). The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the MassMutual Ascend product(s) or the suitability of the Index for the purpose to which it is being put by MassMutual Ascend Life Insurance Company.

The "S&P 500® Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by MassMutual Ascend Life Insurance Company. S&P®, S&P 500®, SPDR®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); MassMutual Ascend Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

The First Trust Barclays Edge Index ("FTIS Index") is a product of FT Indexing Solutions LLC ("FTIS") and is administered and calculated by Bloomberg Index Service Limited and its affiliates (collectively, "BISL"). FIRST TRUST® and First Trust Barclays Edge Index are trademarks of First Trust Portfolios L.P. (collectively, with FTIS and their respective affiliates, "First Trust"). The foregoing index and trademarks have been licensed for use for certain purposes by Barclays, Bloomberg, and MassMutual Ascend Life Insurance Company (collectively, the "Licensees") in connection with the FTIS Index and certain products utilizing the FTIS Index (collectively, the "Products").

The Capital Strength Index ("Nasdaq Index") is a product of Nasdaq, Inc. (collectively, with its affiliates, "Nasdaq"). NASDAQ®, CAPITAL STRENGTH INDEX™, NQCAPST™, and NQCAPSTT™ are trademarks of Nasdaq. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Licensees in connection with the FTIS Index and the Products.

The Value Line Dividend Index ("Value Line Index") is a product of Value Line, Inc. ("Value Line"). VALUE LINE® and VALUE LINE DIVIDEND INDEX™ are trademarks or registered trademarks of Value Line. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Licensees in connection with the FTIS Index and the Products. The FTIS Index is not sponsored, endorsed, recommended, sold or promoted by Value Line and Value Line makes no representation regarding the advisability of investing in any product utilizing the FTIS Index.

BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. Bloomberg Finance L.P., BISL, and their affiliates ("Bloomberg") are not affiliated with First Trust or Barclays. Bloomberg's relationship to First Trust and Barclays is only (1) in the licensing of the FIRST TRUST®, BARCLAYS®, and FIRST TRUST BARCLAYS EDGE INDEX™ trademarks and (2) to act as the administrator and calculation agent of the FTIS Index, which is the property of FTIS. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the FTIS Index or any data or information relating thereto and shall have no liability in connection with the FTIS Index or any data or information relating thereto.

The Products are not issued, sponsored, endorsed, sold, recommended, or promoted by First Trust, Bloomberg, Nasdaq, Value Line, or their respective affiliates (collectively, the "Companies"). The Companies do not make any representation regarding the advisability of investing in the Products or products based on the FTIS Index, Barclays Indices, Nasdaq Index, or Value Line Index, do not make any warranties or bear any liability with respect to such products, and do not make any warranties or bear any liability with respect to the Products, the FTIS Index, or another party's index.



THE COMPANIES DO NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS, COMPLETENESS, AND/OR UNINTERRUPTED CALCULATION OF THE PRODUCTS, FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, VALUE LINE INDEX, OR ANY DATA INCLUDED THEREIN OR ANY COMMUNICATION WITH RESPECT THERETO, INCLUDING, ORAL, WRITTEN, OR ELECTRONIC COMMUNICATIONS. THE COMPANIES SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS IN THE PRODUCTS, FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, OR VALUE LINE INDEX. THE COMPANIES MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE RESULTS TO BE OBTAINED BY LICENSEES, OWNERS OF THE PRODUCTS OR OF PRODUCTS BASED ON THE FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, OR VALUE LINE INDEX, OR BY ANY OTHER PERSON OR ENTITY FROM THE USE OF THE FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, OR VALUE LINE INDEX, OR ANY DATA INCLUDED THEREIN.

Neither Barclays Bank PLC ('BB PLC') nor any of its affiliates (collectively 'Barclays') is the issuer or producer of MassMutual Ascend's products and Barclays has no responsibilities, obligations or duties to investors in MassMutual Ascend's products. The Barclays US 2Y Treasury Futures Index, Barclays US 5Y Treasury Futures Index, Barclays US 10Y Treasury Note Index, and Barclays Switch USD Signal Index (collectively, the "Indices"), together with any Barclays indices that are components of the Indices, are trademarks owned by Barclays and, together with any component indices and index data, are licensed for use by FTIS in connection with the First Trust Barclays Edge Index.

Barclays' only relationship with the MassMutual Ascend in respect of the Indices is the licensing of the Indices to FTIS, which are administered, compiled and published by BB PLC in its role as the index sponsor (the 'Index Sponsor') without regard to MassMutual Ascend's products or investors in MassMutual Ascend's products. Additionally, MassMutual Ascend as issuer or producer of MassMutual Ascend's products may for itself execute transaction(s) with Barclays in or relating to the Indices in connection with MassMutual Ascend's products. Investors acquire MassMutual Ascend's products from MassMutual Ascend and investors neither acquire any interest in the Indices nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in MassMutual Ascend's products. MassMutual Ascend's products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of MassMutual Ascend's products or use of the Indices or any data included therein. Barclays shall not be liable in any way to MassMutual Ascend, investors or to other third parties in respect of the use or accuracy of the Indices or any data included therein.

The iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF are distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates ("BlackRock"), and these trademarks have been licensed for certain purposes by MassMutual Ascend. MassMutual Ascend annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from MassMutual Ascend do not acquire any interest in the iShares MSCI EAFE or the iShares U.S. Real Estate ETFs nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any MassMutual Ascend annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares MSCI EAFE or the iShares U.S. Real Estate ETFs or any data related thereto.

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

Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form ICC24-P1841624NW and rider forms ICC22-R1843722NW and ICC22-R1843822NW (not available in Massachusetts). Form numbers, features and availability may vary by state.

**This marketing material is intended only to provide a summary of this annuity product. In order to obtain a complete understanding, please read the contract provisions carefully as this is not intended to be a substitute for the contract.**

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

**For producer use only. Not for use in sales solicitation.**

This content does not apply in the state of New York.

**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**

