



Competitive Growth Opportunity With A 6-Year Term Strategy

On a registered index-linked annuity from
MassMutual Ascend Life Insurance Company



When you purchase a registered index-linked annuity from MassMutual Ascend, you may have the opportunity to allocate funds to a 6-year term indexed strategy. This strategy offers partial downside protection with a 10% buffer, market-linked growth potential limited by an upside participation rate, and credits interest at the end of the 6-year term.

HOW IT WORKS

To determine **interest credited** at the end of a 6-year term, there are two steps:

1. Calculating the index change
2. Applying the buffer or upside participation rate

To calculate the **index change**, we compare index values from two points in time:

Point A: Index value at the beginning of the 6-year term

Point B: Index value at the end of the 6-year term

If the index change is negative, the 10% buffer is applied. If the index change is positive, the upside participation rate is applied. Let's take a look at two scenarios – one with a positive index change, and one with a negative index change. In this example, we'll assume a 125% upside participation rate applied for the 6-year term.

IMPORTANT INFORMATION

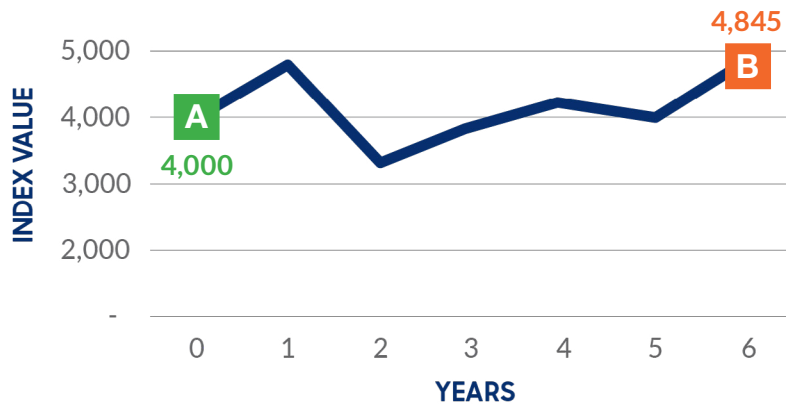
The following examples use hypothetical index values to show how interest is credited at the end of six years for a 6-year term indexed strategy. Different assumptions would lead to different results. This strategy is only available for a term that starts in the first contract year. Upside participation rates are set at the start of the 6-year term and are subject to change. The 10% buffer will not change.

Under the best circumstances in an increasing market, the 6-year term strategy would be credited the upside participation rate multiplied by the positive index change each term. Under the worst circumstances in a decreasing market, the 6-year term strategy would lose 90% of its value at the end of the term.

Before the end of a term, the buffer is reflected in the option values used to calculate decreases in strategy values. We cannot change the buffer for any indexed strategy that we currently offer.

For more information about strategy values before the end of a term, please see the product prospectus.

POSITIVE INDEX CHANGE



1. Subtract the beginning value from the ending value, and divide that figure by the beginning value.

$$4,845 - 4,000 = 845$$

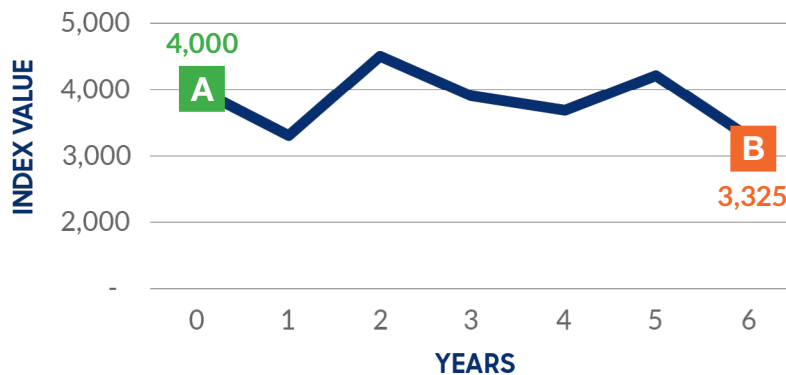
$$845 \div 4,000 = 21.12\%$$

The **index change** at the end of the 6-year term is **21.12%**.

2. Since the index change is 21.12% and a 125% upside participation rate applies, the **interest credited** for the 6-year term would be:

$$21.12\% \times 125\% = 26.40\%$$

NEGATIVE INDEX CHANGE



1. Subtract the beginning value from the ending value, and divide that figure by the beginning value.

$$3,325 - 4,000 = -675$$

$$-675 \div 4,000 = -16.87\%$$

The **index change** at the end of the 6-year term is **-16.87%**.

2. Since the index change is -16.87% and the 10% buffer protects against the first 10% of index loss, the **interest credited** for the 6-year term would be:

$$-16.87\% + 10\% = -6.87\%$$

Talk to your financial professional about how a 6-year term indexed strategy can help you reach your retirement goals.

MassMutual Ascend's registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance CompanySM. This material must be preceded or accompanied by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.MassMutualAscend.com/RILArates).

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

For annuity contracts, income earned on the contract is subject to income tax as ordinary income when withdrawn. If you are under age 59½, the taxable amount may also be subject to a 10% federal penalty tax. Generally, income tax rates on ordinary income are higher than capital gains tax rates on long-term capital gains and qualified dividend income.

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

MassMutual Ascend 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.

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