MassMutual Ascend

American Landmark 5

AT A GLANCE

Issue ages

Qualified: 0–89
Non-qualified: 0–89
Inherited IRA: 0–75
Inherited non-qualified: 0–75

Tax qualifications

Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified

Purchase payments

- Issued with single premium
- Subsequent purchase payments accepted in the first contract year
- All purchase payments are paid into purchase payment account, then moved into interest strategies at the start of the next term
- **Minimum:** $10,000
- **Subsequent:** $2,000
- **Maximum:** $1 million issue ages 0-85, $500,000 issue ages 86+ without prior Home Office approval

Waiver riders

- **Extended Care Waiver**
  100% account value when criteria met
- **Terminal Illness Waiver**
  100% account value when criteria met

GMSV: guaranteed minimum surrender value

87.5% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less prior withdrawals, net of applicable early withdrawal charges and market value adjustments.

Early withdrawal charges

Five-year declining early withdrawal charges starting at 9%.

Penalty-free withdrawals

- During first contract year, 10% of purchase payments
- After first contract anniversary, 10% of the account value as of the most recent contract anniversary

MVA: market value adjustment

A market value adjustment will apply to withdrawals or surrenders during the five-year term. An MVA does not apply in all states. Refer to the Interest Rate or State Approval Charts for non-MVA states.

Annuity payout value

Greater of account value (reduced by taxes not previously deducted) or GMSV used for all annuitizations. A fixed period of less than ten years is available only as a death benefit settlement option.

Easy systematic payment program (non-contractual)

Fixed dollar and RMDs

Interest strategies

- Declared rate
- S&P 500® 1-year point-to-point with cap
- S&P 500® 5-year cap lock annual point-to-point
- S&P 500 Risk Control 1-year point-to-point with participation rate
- S&P U.S. Retiree Spending 1-year point-to-point with participation rate
- iShares U.S. Real Estate 1-year point-to-point with cap
- First Trust Barclays Edge Index 1-year point-to-point with cap
- First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock

Payout options

- Fixed period payout
- Life payout or life payout with payments for at least a fixed period
- Joint and one-half survivor payout

Death benefit

Greater of the account value (reduced by taxes not previously deducted) or GMSV.

The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% Price Return Index. For more information, visit US.SPIndices.com and search keyword SPXAV10P. For more information on the S&P U.S. Retiree Spending Index, visit US.SPindices.com and search keyword SPRETIRE. For more information on the iShares U.S. Real Estate ETF, visit iShares.com and search ticker symbol IYR.

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