

American Landmark 5

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

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 (without prior approval):**
\$2 million issue ages 0-75
\$1 million issue ages 76+

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%.

The information in this At A Glance is intended to provide a high level summary of the features and benefits available with this product. More information is available in the product brochure. For complete terms and conditions, please read your contract, including endorsements and riders.

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

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[®] 1-year point-to-point with performance trigger
- 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.

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The product overview 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.

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