MassMutual Ascend
Life Insurance Company

Index Protector 7

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

AT A GLANCE

Issue ages

Qualified: 0–85
Non-qualified: 0–85
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), 401(a), 457(b) and inherited non-qualified

Purchase payments

- Issued with single premium
- Subsequent purchase payments accepted in first two contract months
- All purchase payments are paid into purchase payment account, then moved into interest strategies at the start of the next term
- **Minimum:** $100,000
- **Subsequent:** $25,000
- **Maximum:** $2 million issue ages 0-75
  $1.5 million issue ages 76-80
  $1 million issue ages 81+

Riders & waivers

Included

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

Optional

- **IncomeDefender** – Income rider

GMSV: guaranteed minimum surrender value

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

Early withdrawal charges

Seven-year declining early withdrawal charges starting at 7%.

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.

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

Return of premium

Return of premium value is sum of all purchase payments, minus withdrawals and applicable taxes and rider charges. Available after the third contract year. Included at no extra charge.

MVA

A market value adjustment will apply to withdrawals or surrenders during the seven-year term.

Annuitization for account value

Greatest of account value, GMSV or return of premium (after contract year three) 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

Loans

Not available

Interest strategies

- Declared rate
- S&P 500® 1-year point-to-point with cap
- S&P 500® 7-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
- iShares MSCI EAFE 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 7-year cap lock

Payout options

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

Death benefit

Greatest of the account value, GMSV or return of premium (after contract year three).

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

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