MassMutual Ascend
Life Insurance Company

Safe Return

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), 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:** $25,000
- **Subsequent:** $2,000 (Q); $5,000 (NQ)
- **Maximum:** $1 million issue ages 0-75, $750,000 issue ages 76-80, $500,000 issue ages 81+ without prior Home Office approval

Riders & waivers

Included

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

Optional riders are available

GMSV: Guaranteed Minimum Surrender Value

100% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less withdrawals (other than rider charges) and any applicable early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value

Early withdrawal charges

10-year declining early withdrawal charges starting at 10%

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

- In the event a cap or participation rate falls below its bailout rate
- During first contract year, 10% of purchase payments
- After first contract anniversary, 10% of the sum of the account value as of the most recent contract anniversary

Return of premium

Return of premium value is sum of all purchase payments, less the sum of all net withdrawals and rider charges. Included at no extra charge.

Annuitization for account value

Greater of the account value or GMSV used for all annuitizations. A fixed period of less than 10 years is available only as a death benefit settlement option.

Easy systematic payment program (non-contractual)

Fixed dollar, RMDs, 72(t) and 72(q)

Interest strategies

- Declared rate
- S&P 500® 1-year point-to-point with cap
- S&P 500 Risk Control 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 participation rate

Bailout feature

On indexed strategies, early withdrawal charges waived, if cap or participation rate for an indexed strategy ever falls below its bailout rate.

Loans

Available: 403(b) and 457(b)
Minimum loan: $1,000

Payout options

- Income for a fixed period
- Single life annuity
- Single life with period certain
- Joint and one-half survivor

Death benefit

Greater of the account value, GMSV or return of premium

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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.

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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.

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

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