

# AssuranceSelect 7

AT A GLANCE

# AssuranceSelect 7

## 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 the first 10 contract years
- 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

## 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

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

## Early withdrawal charges

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

## Penalty-free withdrawals

The following amounts may be withdrawn without deduction of an early withdrawal charge:

- **First contract year:** 10% of purchase payments
- **Subsequent contract years:** 10% of the account value as of the most recent contract anniversary plus purchase payments received since that date

## Annuitization for account value

Greater of account value or GMSV used for all annuitizations. A fixed period of less than five 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<sup>®</sup> 1-year point-to-point with cap
- S&P 500<sup>®</sup> monthly averaging with cap
- S&P 500 Risk Control 1-year point-to-point with participation rate
- SPDR<sup>®</sup> Gold Shares 1-year point-to-point with cap

## 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

Greater of the account value or GMSV

**The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit [US.SPIndices.com](https://www.us.spindices.com) and search keyword SPXAV10P. SPDR Gold Shares refer to units of interest in an exchange traded fund that reflect the market value of gold bullion.**

The S&P 500 Index and S&P 500 Average Daily Risk Control 10% Price Return index are products of S&P Dow Jones Indices LLC ("SPDJI"), and have been licensed for use by MassMutual Ascend. Standard & Poor's®, S&P® and S&P 500 Average Daily Risk Control 10%™, SPDR® and STANDARD & POOR'S DEPOSITORY RECEIPTS® are trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by MassMutual Ascend. MassMutual Ascend's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index or the S&P 500 Average Daily Risk Control 10% Price Return Index.

Product issued by MassMutual Ascend Life Insurance Company, (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form P1080010NW. Form numbers, features and availability may vary by state.

For producer use only. Not for use in sales solicitation.

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

**∴ MassMutual Ascend**