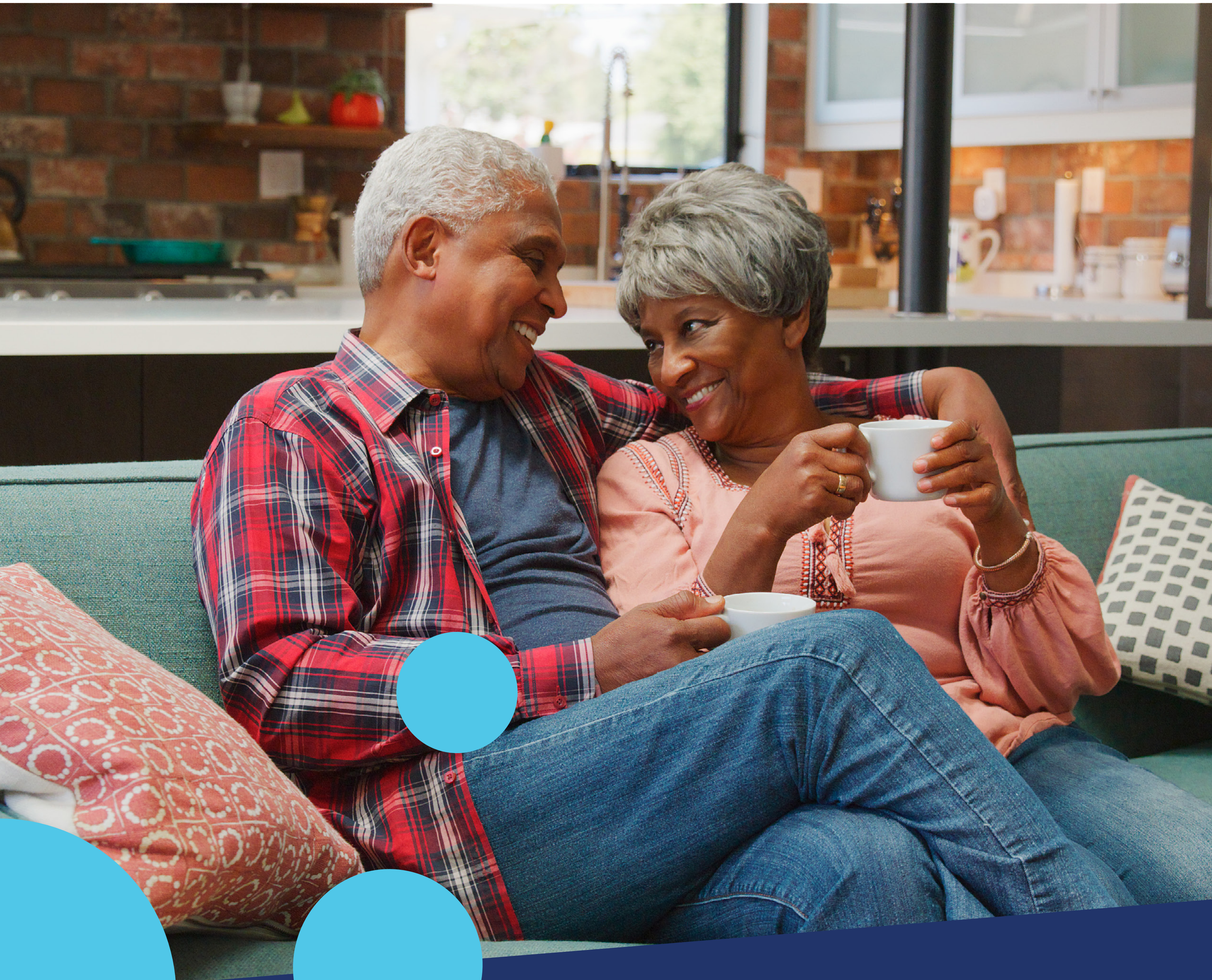
MassMutual Ascend
Life Insurance Company

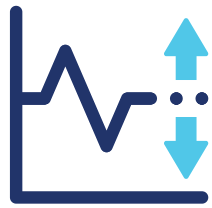


Secure your financial legacy with Legacy Ascender

Today's retirement challenges

Retirement is evolving. As a retiree today, you may face unique challenges that can impact the long-term viability of your retirement plan.

Rising costs: Inflation and unpredictable expenses – especially healthcare – can reduce the purchasing power of your savings, making it difficult to maintain your desired lifestyle while you save to leave a legacy for loved ones.



Market volatility: The ups and downs of the market can quickly erode years of careful saving, making it harder to pass on wealth to loved ones. Withdrawing funds during a downturn can make it even harder to recover and may jeopardize your long-term plans.

Fewer pensions: In the past, pensions were more common and owners could name a beneficiary, ensuring that their benefits were passed on after death. Now that traditional pensions are rare, it is less likely you can rely on this income for yourself or your loved ones in the future.

Longer lifespans: For a 65-year-old today, average life expectancy stretches well into their 80s, meaning your retirement savings may need to last as long as your working years. Secure sources of income, such as Social Security, may only cover 40% of pay, which may not fully provide the income you need in retirement, making it challenging to balance your financial needs while planning to leave a legacy.

Why think beyond retirement

Securing enough for retirement can be challenging. Add in trying to leave a legacy for your loved ones and it can feel almost impossible. By investing in the right options now, you can keep your plan on track and ensure you build a protected and lasting legacy.

Benefits of planning your legacy now:

Build and protect the legacy you want

Diminish taxes, delays or unintended distribution outcomes

Protect your privacy and ensure your wishes are carried out

The solution:
A fixed-indexed annuity with the Legacy Ascender rider

Despite the challenges of an ever-changing retirement landscape, we can help you build the lasting legacy you want. MassMutual Ascend's fixed-indexed annuities with the optional Legacy Ascender death benefit rider offer a powerful way to leave a legacy for your loved ones.

- **Protection from loss:** Your original purchase payment is safe, regardless of market performance.
- **Locked-in gains:** Interest credited to your annuity is locked in and can't be lost due to market declines.
- **High benefit potential:** Rider features like a 6% benefit base roll-up, resets and no death benefit waiting period can help maximize your benefit.
- **Flexibility:** Beneficiaries can choose how they receive benefit payments, and you have the option to restrict the type of payment your beneficiaries receive.

Case study:
Leaving the legacy you want

Meet Terry and Joy

Terry (80) and Joy (81) are enjoying retirement by spending time with their children and grandchildren. They want to protect the money they have and leave behind a lasting legacy for their grandchildren, Casey and Kevin.

Their financial professional, Kelsey, recommends they consider using a portion of their retirement savings to purchase a fixed-indexed annuity with the Legacy Ascender rider from MassMutual Ascend.

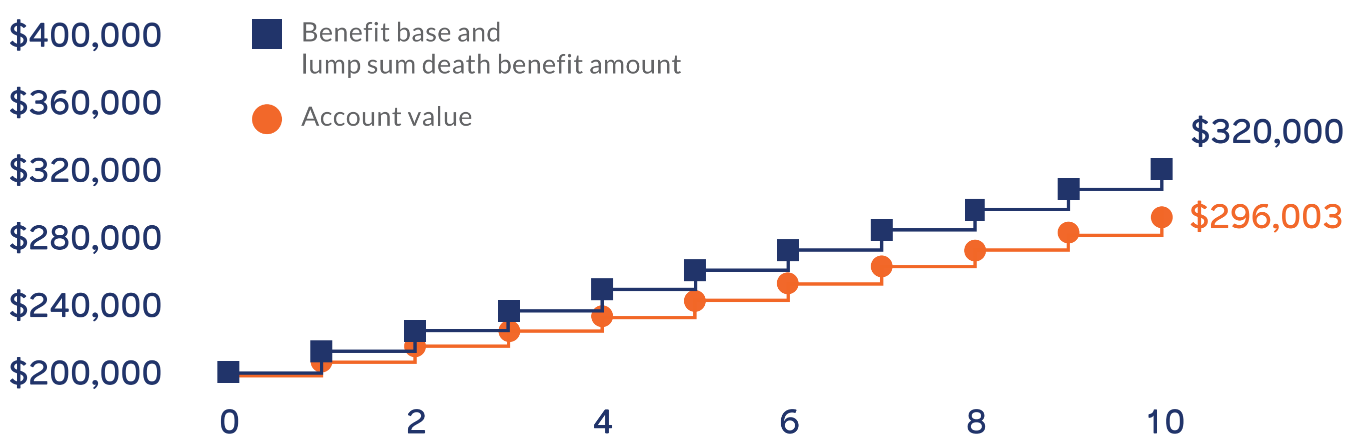
Kelsey explains how a fixed-indexed annuity offers protection from loss and locked-in earnings, all important factors since they are retired. Adding the Legacy Ascender rider offers an additional opportunity to grow their savings, creating more to leave an enhanced legacy for their grandchildren.

How the Legacy Ascender rider works

When Terry and Joy purchase a fixed-indexed annuity with an initial purchase payment of $200,000 and add the Legacy Ascender rider,[1] a new value – referred to as the benefit base – is created. The benefit base grows by 6% of the initial purchase payments received during the first contract year each year for ten years.

When the benefit is passed on to Casey and Kevin, the benefit base is the amount used to calculate what these payments will be.

At the end of this period, Terry and Joy's benefit base has grown to $320,000 because they did not take any withdrawals.



*Example assumes no withdrawals are taken and a 6% (issue ages 80-85) simple interest rollup credit. Account values do not reflect actual market performance.

Terry and Joy designate Casey and Kevin as the beneficiaries on their rider and decide not to put any restrictions on the way they receive the benefit amount. At the time of their death, their account value is $296,003 and their benefit base is $320,000.

Casey and Kevin have the option of receiving the rider death benefit as a lump sum or as a series of payments. If they take a lump sum, they'll receive a one-time payment of $320,000. If they choose to receive a series of payments, $320,000 is used to calculate the payments, and they'll receive $65,279 each year for five years (for a total of $326,399).[2]

A more confident plan for the future

By adding a fixed-indexed annuity with the Legacy Ascender rider to their retirement plan, Terry and Joy are able to protect and grow their assets and leave a lasting financial legacy for their grandchildren.

[1]Legacy Ascender rider can only be added at contract issue.

[2]A 1.00% interest rate is used in calculating the annual annuity payments.

An annual rider charge equal to 0.95% of the rider benefit base will be deducted from the account value of the annuity at the end of each contract year. The annual rider charge may increase if certain events occur. Consider the benefits and restrictions of the annuity contract, which can provide guaranteed income for life through annuitization, and the benefits, restrictions and costs of the Legacy Ascender rider before adding the rider to a fixed-indexed annuity.

Talk to your financial professional today to see how adding the Legacy Ascender rider to your fixed-indexed annuity could help you leave an enhanced legacy.

Under the terms of the rider, the rider death benefit amount is calculated by taking the amount that the benefit base amount exceeds the contract death benefit value and multiplying that excess by either the standard benefit percentage (for lump sum payments) or the annuity payout benefit percentage (for annuitized payments), and then adding the result to the contract death benefit value. For riders we are currently issuing, both the standard benefit percentage and the annuity payout benefit percentage are 100%. When both rider benefit percentages are 100%, it means that the death benefit amount will equal the greater of the rider benefit base amount (reduced for withdrawals) or the contract death benefit value.

Rollup period, rollup rate, and annual charges are current and may change for new issues. The rollup period will never be less than three years, the rollup rate will never be less than 2%, and the rider charge will never be more than 3%.

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This information is not intended or written to be used as legal or tax advice. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor. This brochure is a general description of the product. Please read your rider for definitions and complete terms, conditions and limitations, as this is a summary of the rider's features. The Legacy Ascender rider issued by MassMutual Ascend (ICC25-R6088925NW) is an optional rider for which there is an annual charge. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.

Products issued by MassMutual Ascend Life Insurance Company℠ (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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

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