

# Product Reference Guide

for Raymond James

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## FIXED-INDEXED ANNUITIES

	American Landmark 3	American Landmark 5	American Legend 7	Safe Return
Issue ages	0-90 (qualified) 0-90 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-89 (qualified) 0-89 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
Tax qualifications	<ul style="list-style-type: none"> <li>403(b) (Traditional &amp; Roth)</li> <li>457(b)</li> <li>IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> </ul>		<ul style="list-style-type: none"> <li>Non-qualified</li> <li>Inherited non-qualified</li> </ul>	
Purchase payments	<b>Minimum: \$50,000</b> Additional purchase payments of at least \$2,000 accepted in first two months of contract	<b>Minimum: \$10,000</b> Additional purchase payments of at least \$2,000 accepted in first year of contract	<b>Minimum: \$10,000</b> Additional purchase payments of at least \$2,000 accepted	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$2,000 (Q) or \$5,000 (NQ) accepted in first two months of contract
Early withdrawal charges	3-year declining starting at 9%	5-year declining starting at 9%	7-year declining starting at 9%	10-year declining starting at 10%
Market value adjustment	Yes	Yes	Yes	No
Features	<ul style="list-style-type: none"> <li>Indexed strategies: Point-to-point with cap</li> <li>GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>Indexed strategies: Point-to-point with cap, participation rate or cap lock</li> <li>GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>Indexed strategies: Point-to-point with cap, participation rate or cap lock</li> <li>GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Extended care and terminal illness waiver riders</li> <li>Optional riders: Income Ascender; Inheritance Enhancer</li> </ul>	<ul style="list-style-type: none"> <li>Indexed strategies: Point-to-point with cap or participation rate</li> <li>Bailout feature on indexed strategies</li> <li>Return of premium guarantee</li> <li>GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Extended care and terminal illness waiver riders</li> <li>Optional rider: Inheritance Enhancer</li> </ul>

## FIXED-INDEXED ANNUITY RIDERS

Only available with American Legend 7

	Income Ascender	Inheritance Enhancer
Issue ages	40-85 (qualified and non-qualified); Income payments may begin at age 55	50-85 (qualified and non-qualified)
Current rider charges	See Income Ascender brochure for current rider charge, which is based off the income base and deducted from the account value.	See Inheritance Enhancer brochure for current rider charge, which is based off the death benefit base and deducted from the account value.
Features	<ul style="list-style-type: none"><li>Guaranteed income rider</li><li>Competitive payout percentages</li><li>Income payments may be taken at any time, if client is age 55 or older</li><li>Resets available at first anniversary or any rider anniversary or monthiversary<sup>1</sup> thereafter</li><li>Refund of rider charges at death if income payments have not started (and no spousal continuation)</li><li>Available income options: single lifetime income and joint lifetime income</li></ul>	<ul style="list-style-type: none"><li>Guaranteed death benefit rider</li><li>Refund of rider charge in certain circumstances</li><li>Resets available at first anniversary</li></ul>

## REGISTERED INDEX-LINKED ANNUITIES

Index Summit 6	
<b>Issue ages</b>	0-80 (qualified) 0-80 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>• 403(b) (Traditional &amp; Roth)</li> <li>• 457(b)</li> <li>• 401(a)</li> <li>• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>• Non-qualified</li> <li>• Inherited non-qualified</li> </ul>
<b>Purchase payments</b>	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract
<b>Early withdrawal charges</b>	6-year declining starting at 8%
<b>Fees</b>	None
<b>Features</b>	<ul style="list-style-type: none"> <li>• Declared rate strategy</li> <li>• Indexed strategies: <ul style="list-style-type: none"> <li>• 1-Year 50% Downside Participation Rate with Cap</li> <li>• 1-Year 50% Downside Participation Rate with Upside Participation Rate</li> <li>• 1-Year 10% Buffer with Cap</li> <li>• 1-Year 10% Buffer with Performance Trigger</li> <li>• 1-Year 10% Buffer with Dual Performance Trigger</li> <li>• 1-Year 20% Buffer with Cap</li> <li>• 1-Year 20% Buffer with Performance Trigger</li> <li>• 1-Year -10% Floor with Cap</li> <li>• 1-Year 0% Floor with Cap</li> <li>• 2-Year 50% Downside Participation Rate with Cap</li> <li>• 2-Year 50% Downside Participation Rate with Upside Participation Rate</li> <li>• 3-Year 10% Buffer with Upside Participation Rate</li> <li>• 3-Year 20% Buffer with Upside Participation Rate</li> <li>• 6-Year 10% Buffer with Upside Participation Rate</li> <li>• 6-Year 20% Buffer with Upside Participation Rate</li> </ul> </li> </ul> <p><i>6-year strategies only available for terms beginning in first contract year, 3-year strategies only available for terms beginning in first four contract years. Not all strategies available with all indexes and ETFs.</i></p> <ul style="list-style-type: none"> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> <li>• Performance lock available on select strategies. For more information and availability by strategy, please refer to the Product Overview.</li> </ul>

## FIXED ANNUITIES

	SecureGain 3	SecureGain 5	SecureGain 7
<b>Issue ages</b>	0-90 (qualified) 0-90 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-89 (qualified) 0-89 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-88 (qualified) 0-88 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>• 403(b) (Traditional &amp; Roth)</li> <li>• 457(b)</li> <li>• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>• Non-qualified</li> <li>• Inherited non-qualified</li> </ul>		
<b>Purchase payments</b>	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$2,000 accepted in first 60 days of contract	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$2,000 accepted in first 60 days of contract	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$2,000 accepted in first 60 days of contract
<b>Early withdrawal charges</b>	3-year declining starting at 8%	5-year declining starting at 8%	7-year declining starting at 8%
<b>Market value adjustment</b>	Yes	Yes	Yes
<b>Features</b>	<ul style="list-style-type: none"> <li>• Offers an initial three-year term</li> <li>• The initial interest rate for each purchase payment is guaranteed until the third contract anniversary</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• GMSV: 87.5% of purchase payments minus all prior withdrawals plus interest credited at a GMSV rate</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Offers an initial five-year term</li> <li>• The initial interest rate for each purchase payment is guaranteed until the fifth contract anniversary</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• GMSV: 87.5% of purchase payments minus all prior withdrawals plus interest credited at a GMSV rate</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Offers an initial seven-year term</li> <li>• The initial interest rate for each purchase payment is guaranteed until the seventh contract anniversary</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• GMSV: 87.5% of purchase payments minus all prior withdrawals plus interest credited at a GMSV rate</li> <li>• Extended care and terminal illness waiver riders</li> </ul>

## FEE-BASED FIXED-INDEXED ANNUITIES

	<b>Index Protector 4</b>	<b>Index Protector 5 MVA</b>	<b>Index Protector 7</b>
<b>Issue ages</b>	0-90 (qualified) 0-90 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-89 (qualified) 0-89 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>403(b) (Traditional &amp; Roth)</li> <li>457(b)</li> <li>401(a)</li> </ul>	<ul style="list-style-type: none"> <li>IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>Non-qualified</li> <li>Inherited non-qualified</li> </ul>	
<b>Purchase payments</b>	<b>Minimum: \$50,000</b> Additional purchase payments of at least \$25,000 accepted in first two months of contract	<b>Minimum: \$50,000</b> Additional purchase payments of at least \$25,000 accepted in first two months of contract	<b>Minimum: \$100,000</b> Additional purchase payments of at least \$25,000 accepted in first two months of contract
<b>Early withdrawal charges</b>	4-year early withdrawal charges of 5.6%	None	7-year declining starting at 7%
<b>Market value adjustment</b>	No	Yes	Yes
<b>Features</b>	<ul style="list-style-type: none"> <li>Declared rate strategy</li> <li>Indexed strategies: Point-to point with cap or participation rate</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>GMSV: 87.5% of purchase payments at a GMSV rate</li> <li>Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>1-year and 5-year declared rate strategies</li> <li>Indexed strategies: Point-to point with cap or participation rate</li> <li>10% MVA-free withdrawal beginning first contract year</li> <li>GMSV: 87.5% of purchase payments at a GMSV rate</li> <li>Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>Return of premium guarantee after third contract year</li> <li>Declared rate strategy</li> <li>Indexed strategies: Point-to-point with cap, participation rate or cap lock</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate</li> <li>Extended care and terminal illness waiver riders</li> <li>Optional rider: IncomeDefender</li> </ul>

## INDEX PROTECTOR 7 RIDER

<b>IncomeDefender</b>	
<b>Issue ages</b>	40-85 (qualified and non-qualified); Income payments may begin at age 55
<b>Current rider charges</b>	0.85% of the income base, deducted from the account value. Subject to change upon reset.
<b>Features</b>	<ul style="list-style-type: none"> <li>Guaranteed income rider</li> <li>8% rollup credit and 7-year income rollup period</li> <li>Income payments may be taken at any time, if client is age 55 or older</li> <li>Resets available at first anniversary</li> </ul> <ul style="list-style-type: none"> <li>Competitive payout percentages that increase 0.10% each year until income start date</li> <li>Available income options: single lifetime income and joint lifetime income</li> </ul>

## FEE-BASED REGISTERED INDEX-LINKED ANNUITY

Index Achiever Advisory	
<b>Issue ages</b>	0-80 (qualified) 0-80 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>• 403(b) (Traditional &amp; Roth)</li> <li>• 457(b)</li> <li>• 401(a)</li> </ul> <ul style="list-style-type: none"> <li>• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>• Non-qualified</li> <li>• Inherited non-qualified</li> </ul>
<b>Purchase payments</b>	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract
<b>Early withdrawal charges</b>	There are no early withdrawal charges. A market value adjustment will apply to withdrawals from indexed strategies during the first six contract years.
<b>Fees</b>	None
<b>Features</b>	<ul style="list-style-type: none"> <li>• Declared rate strategy</li> <li>• Indexed strategies: <ul style="list-style-type: none"> <li>• 1-Year 50% Downside Participation Rate with Cap</li> <li>• 1-Year 50% Downside Participation Rate with Upside Participation Rate</li> <li>• 1-Year 10% Buffer with Cap</li> <li>• 1-Year 10% Buffer with Performance Trigger</li> <li>• 1-Year 10% Buffer with Dual Performance Trigger</li> <li>• 1-Year 20% Buffer with Cap</li> <li>• 1-Year 20% Buffer with Performance Trigger</li> <li>• 1-Year -10% Floor with Cap</li> <li>• 3-Year 10% Buffer with Upside Participation Rate</li> <li>• 3-Year 20% Buffer with Upside Participation Rate</li> <li>• 6-Year 10% Buffer with Upside Participation Rate</li> <li>• 6-Year 20% Buffer with Upside Participation Rate</li> </ul> </li> </ul> <p><i>6-year strategies only available for terms beginning in first contract year, 3-year strategies only available for terms beginning in first four contract years. Not all strategies available with all indexes and ETFs.</i></p> <ul style="list-style-type: none"> <li>• 10% MVA-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> <li>• Performance lock available on select strategies. For more information and availability by strategy, please refer to the Product Overview.</li> </ul>

<sup>1</sup>A monthiversary is the same day of each month as the contract effective date. If there is no day in a month that is the same as the contract effective date, then the monthiversary is the last day of such month.

Registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend<sup>SM</sup>. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](http://MassMutualAscend.com/RILArates). Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance Company<sup>SM</sup>.

Fee-based annuities are intended for distribution by Investment Advisor Representatives engaged in fee-based planning. MassMutual Ascend is not an investment advisor and the information provided in this document is not investment advice.

For additional product features, please see the Product Overview. The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

Extended care and terminal illness waiver riders not available in all states. Extended care waiver is offered under form numbers R6032410NW, R6032410OR, ICC20-R6032420NW, R6062619NW, R6062619OR, ICC22-R1843722NW and ICC24-R1462424NW. Terminal illness waiver offered under form numbers R6032310NW, R6032310OR, ICC20-R6032320NW, R6062719NW, R6062719OR, ICC22-R1843822NW and ICC24-R1462324NW. Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual) under contract form number ICC24-P1172524NW, P1074514NW, P1134618NW, P1112916NW, ICC25-P1470025NW, P1110416NW, P1140219NW, P1140119NW, ICC24-P1825224NW, ICC24-P1841624NW, and endorsement form number E1826318NW, and rider form numbers ICC25-R6087225NW, R6042513NW, ICC24-R1462424NW, ICC24-R1462324NW, ICC22-R1843722NW and ICC22-R1843822NW. Form numbers, features and availability may vary by state. Product may not be available in all states.

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

This content does not apply in the state of New York.

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**MassMutual Ascend**