MassMutual Ascend

Product Reference Guide

for Raymond James

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC, NCUSIF OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION • NOT A DEPOSIT

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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	• 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited)		• Non-qualified • Inherited non-qualified	
Purchase payments	**Minimum: $50,000** Additional purchase payments of at least $2,000 accepted in first two months of contract	**Minimum: $10,000** Additional purchase payments of at least $2,000 accepted in first year of contract	**Minimum: $10,000** Additional purchase payments of at least $2,000 accepted	**Minimum: $25,000** 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	• Indexed strategies: Point-to-point with cap, participation rate or performance trigger rate • GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders	• Indexed strategies: Point-to-point with cap, participation rate, performance trigger rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders • Optional rider: Legacy Ascender	• Indexed strategies: Point-to-point with cap, participation rate, performance trigger rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders • Optional riders: Income Ascender; Legacy Ascender	• Indexed strategies: Point-to-point with cap or participation rate • Bailout feature on indexed strategies • Return of premium guarantee • GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders

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FIXED-INDEXED ANNUITY RIDERS

	Income Ascender	Legacy Ascender
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 Legacy Ascender brochure for current rider charge, which is based off the benefit base and deducted from the account value.
Features	• Guaranteed income rider • Competitive payout percentages • Income payments may be taken at any time, if client is age 55 or older • Resets available at first anniversary or any rider anniversary or monthiversary[1] thereafter • Refund of rider charges at death if income payments have not started (and no spousal continuation) • Available income options: single lifetime income and joint lifetime income • Available with American Legend 7	• Guaranteed death benefit rider • Available benefit options for owners and beneficiaries: lump sum payment or series of payments • Resets available at first anniversary or any rider anniversary or monthiversary[1] thereafter • No waiting period • Available with American Landmark 5 and American Legend 7

REGISTERED INDEX-LINKED ANNUITIES

	Index Summit 6
Issue ages	**0–80** (qualified) **0–80** (non-qualified) **0–75** (inherited IRA) **0–75** (inherited non-qualified)
Tax qualifications	• 403(b) (Traditional & Roth) • 457(b) • 401(a) (including 401(k) traditional and Roth) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified
Purchase payments	**Minimum: $25,000** Additional purchase payments of at least $10,000 accepted in first two months of contract
Early withdrawal charges	6-year declining starting at 8%
Fees	No explicit fees
Features	• Declared rate strategy • Indexed strategies: • 1-Year 50% Downside Participation Rate with Cap* • 1-Year 50% Downside Participation Rate with Upside Participation Rate* • 1-Year 10% Buffer with Cap* • 1-Year 10% Buffer with 6-Year Cap Control* • 1-Year 10% Buffer with Performance Trigger • 1-Year 10% Buffer with Dual Performance Trigger • 1-Year 20% Buffer with Cap* • 1-Year 20% Buffer with 6-Year Cap Control* • 1-Year 20% Buffer with Performance Trigger • 1-Year -10% Floor with Cap* • 1-Year 0% Floor with Cap • 2-Year 50% Downside Participation Rate with Cap* • 2-Year 50% Downside Participation Rate with Upside Participation Rate* • 3-Year 10% Buffer with Upside Participation Rate & Cap* • 3-Year 20% Buffer with Upside Participation Rate & Cap* • 6-Year 10% Buffer with Upside Participation Rate & Cap* • 6-Year 20% Buffer with Upside Participation Rate & Cap* **Performance Lock available.* *6-year strategies and initial allocations to Cap Control strategies are only available for terms beginning in the 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.* • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders

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FIXED ANNUITIES

	SecureGain 3	SecureGain 5	SecureGain 7
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)	**0–88** (qualified) **0–88** (non-qualified) **0–75** (inherited IRA) **0–75** (inherited non-qualified)
Tax qualifications	• 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified		
Purchase payments	**Minimum: $25,000** Additional purchase payments of at least $2,000 accepted in first 60 days of contract	**Minimum: $25,000** Additional purchase payments of at least $2,000 accepted in first 60 days of contract	**Minimum: $25,000** Additional purchase payments of at least $2,000 accepted in first 60 days of contract
Early withdrawal charges	3-year declining starting at 8%	5-year declining starting at 8%	7-year declining starting at 8%
Market value adjustment	Yes	Yes	Yes
Features	• Offers an initial three-year term • The initial interest rate for each purchase payment is guaranteed until the third contract anniversary • 10% penalty-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments minus all prior withdrawals plus interest credited at a GMSV rate • Extended care and terminal illness waiver riders	• Offers an initial five-year term • The initial interest rate for each purchase payment is guaranteed until the fifth contract anniversary • 10% penalty-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments minus all prior withdrawals plus interest credited at a GMSV rate • Extended care and terminal illness waiver riders	• Offers an initial seven-year term • The initial interest rate for each purchase payment is guaranteed until the seventh contract anniversary • 10% penalty-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments minus all prior withdrawals plus interest credited at a GMSV rate • Extended care and terminal illness waiver riders

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ADVISORY FIXED-INDEXED ANNUITY

	Index Protector 5 MVA
Issue ages	**0–89** (qualified) **0–89** (non-qualified) **0–75** (inherited IRA) **0–75** (inherited non-qualified)
Tax qualifications	• 403(b) (Traditional & Roth) • 457(b) • 401(a) (including 401(k) traditional and Roth) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified
Purchase payments	**Minimum: $50,000** Additional purchase payments of at least $25,000 accepted in first two months of contract
Early withdrawal charges	None
Market value adjustment	Yes
Features	• 1-year and 5-year declared rate strategies • Indexed strategies: Point-to point with cap or participation rate • 10% MVA-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments at a GMSV rate • Extended care and terminal illness waiver riders • Optional rider: Income Ascender Advisory

ADVISORY FIXED-INDEXED ANNUITY RIDER

	Income Ascender Advisory
Issue ages	**40-85** (qualified and non-qualified); Income payments may begin at age 55
Current rider charges	See Income Ascender Advisory brochure for current rider charge, which is based off the income base and deducted from the account value.
Features	• Guaranteed income rider • Competitive payout percentages • Income payments may be taken at any time, if client is age 55 or older • Resets available at first anniversary or any rider anniversary or monthiversary[1] thereafter • Refund of rider charges at death if income payments have not started (and no spousal continuation) • Available income options: single lifetime income and joint lifetime income • Available with Index Protector 5 MVA

ADVISORY REGISTERED INDEX-LINKED ANNUITY

	Index Achiever Advisory
Issue ages	**0–80** (qualified) **0–80** (non-qualified) **0–75** (inherited IRA) **0–75** (inherited non-qualified)
Tax qualifications	• 403(b) (Traditional & Roth) • 457(b) • 401(a) 401(a) (including 401(k) traditional and Roth) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified
Purchase payments	**Minimum: $25,000** Additional purchase payments of at least $10,000 accepted in first two months of contract
Early withdrawal charges	There are no early withdrawal charges. A market value adjustment will apply to withdrawals from indexed strategies during the first six contract years.
Fees	No explicit fees

Features	• Declared rate strategy
	• Indexed strategies:
	  • 1-Year 50% Downside Participation Rate with Upside Participation Rate*
	  • 1-Year 10% Buffer with Cap*
	  • 1-Year 10% Buffer with 6-Year Cap Control*
	  • 1-Year 10% Buffer with Upside Participation Rate*
	  • 1-Year 10% Buffer with Performance Trigger
	  • 1-Year 10% Buffer with Dual Performance Trigger
	  • 1-Year 20% Buffer with Cap*
	  • 1-Year 20% Buffer with 6-Year Cap Control*
	  • 1-Year 20% Buffer with Performance Trigger
	  • 1-Year -10% Floor with Cap*
	  • 3-Year 10% Buffer with Upside Participation Rate & Cap*
	  • 3-Year 20% Buffer with Upside Participation Rate & Cap*
	  • 6-Year 10% Buffer with Upside Participation Rate & Cap*
	  • 6-Year 20% Buffer with Upside Participation Rate & Cap*
	  **Performance Lock available.*
	  6-year strategies and initial allocations to Cap Control strategies are only available for terms beginning in the 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.
	• 10% MVA-free withdrawals beginning first contract year
	• Death benefit is the greater of the account value or purchase payments, less proportional reductions for withdrawals
	• Extended care and terminal illness waiver riders

[1]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℠. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates. Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance Company℠.

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, ICC25-P1178825NW, ICC25-P1470025NW, , ICC20-P1140219NW, , ICC24-P1825224NW, ICC24-P1841624NW, and endorsement form number E1826318NW, and rider form numbers ICC25-R6087225NW and ICC25-R6088925NW. 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.

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MassMutual Ascend

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