

Product Reference Guide

for Raymond James

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"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) 		<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap • 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 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation 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 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation 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: IncomeSecure; Inheritance Enhancer 	<ul style="list-style-type: none"> • 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

FIXED-INDEXED ANNUITY RIDERS

	IncomeSecure	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 IncomeSecure brochure for current rider charge, which is based off the income base and deducted from the account value.	See InheritanceEnhancer 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"> • Guaranteed income rider • Income payments may be taken at any time, if client is age 55 or older • Resets available at first anniversary • Competitive payout percentages that increase annually for a set period of time until income start date • Available income options: single lifetime income and joint lifetime income 	<ul style="list-style-type: none"> • Guaranteed death benefit rider • Refund of rider charge in certain circumstances • Resets available at first anniversary

REGISTERED INDEX-LINKED ANNUITIES

Index Summit 6

Issue ages	Up to age 80
Tax qualifications	<ul style="list-style-type: none">• 403(b) (Traditional & Roth)• 457(b)• 401(a)• 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	None
Features	<ul style="list-style-type: none">• Declared rate strategy• Indexed strategies: 50% downside participation rate with cap, 50% downside participation rate with upside participation rate or 6-year 10% buffer with upside participation rate• 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

FIXED ANNUITIES

	SecureGain 3	SecureGain 5	SecureGain 7
Issue ages	Up to age 89	Up to age 89	Up to age 85
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 		
Purchase payments	Minimum: \$10,000	Minimum: \$10,000	Minimum: \$10,000
Early withdrawal charges	6-year declining starting at 9%	5-year declining starting at 9%	7-year declining starting at 9%
Market value adjustment	Yes	Yes	Yes
Features	<ul style="list-style-type: none"> • Offers two three-year terms • Interest rates are set at the beginning of each term, and are guaranteed for three years • Early withdrawal charges and MVAs do not apply to surrenders in the last 30 days of the first three-year term • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Guaranteed increasing interest rates during initial five-year term • 0.25% bonus added to base interest rate for the first contract year • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Guaranteed increasing interest rates during initial seven-year term • 1% bonus added to base interest rate for the first contract year • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders

FEE-BASED FIXED-INDEXED ANNUITIES

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

INDEX PROTECTOR 7 RIDER

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

FEE-BASED REGISTERED INDEX-LINKED ANNUITY

Index Achiever Advisory	
Issue ages	Up to age 80
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • 401(a) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified
Purchase payments	<p>Minimum: \$25,000</p> <p>Additional purchase payments of at least \$10,000 accepted in first two months of contract</p>
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	None
Features	<ul style="list-style-type: none"> • Declared rate strategy • Indexed strategies: <ul style="list-style-type: none"> • 1-year -10% Floor with Cap • 1-year 50% Downside Participation Rate with Upside Participation Rate • 1-year 10% Buffer with Cap • 6-year 10% Buffer with Upside Participation Rate <i>(6-year strategy only available for initial term)</i> • Death benefit is the greater of the account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders

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Extended care and terminal illness waiver riders not available in all states. Extended care waiver is offered under form number R6026109NW, R6032410NW or R1462316NW. Terminal illness waiver offered under form number R6025809NW, R6032310NW or R1462416NW. Products issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual) under contract form number P1138919NW, P1088011NW, P1088111NW, P1074514NW, P1134618NW, P1112916NW, P1470017NW, P1110416NW, P1140219NW, P1140119NW, P1825218NW, P1841622NW, P1841622ID and endorsement form number E1826318NW, and rider form numbers R6036711NW, R6042513NW, ICC22-R1843722 and ICC22-R1843822NW. Form numbers, features and availability may vary by state. Product may not be available in all states.

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