



Why sell the Index Summit 6?

A registered index-linked annuity



With an Index Summit 6 annuity from MassMutual Ascend, you'll find a simpler way to help achieve your clients' goals.

For them: The opportunity to participate in market growth with reduced exposure to market loss

For you: Service, support and a long-term partnership on which you can rely



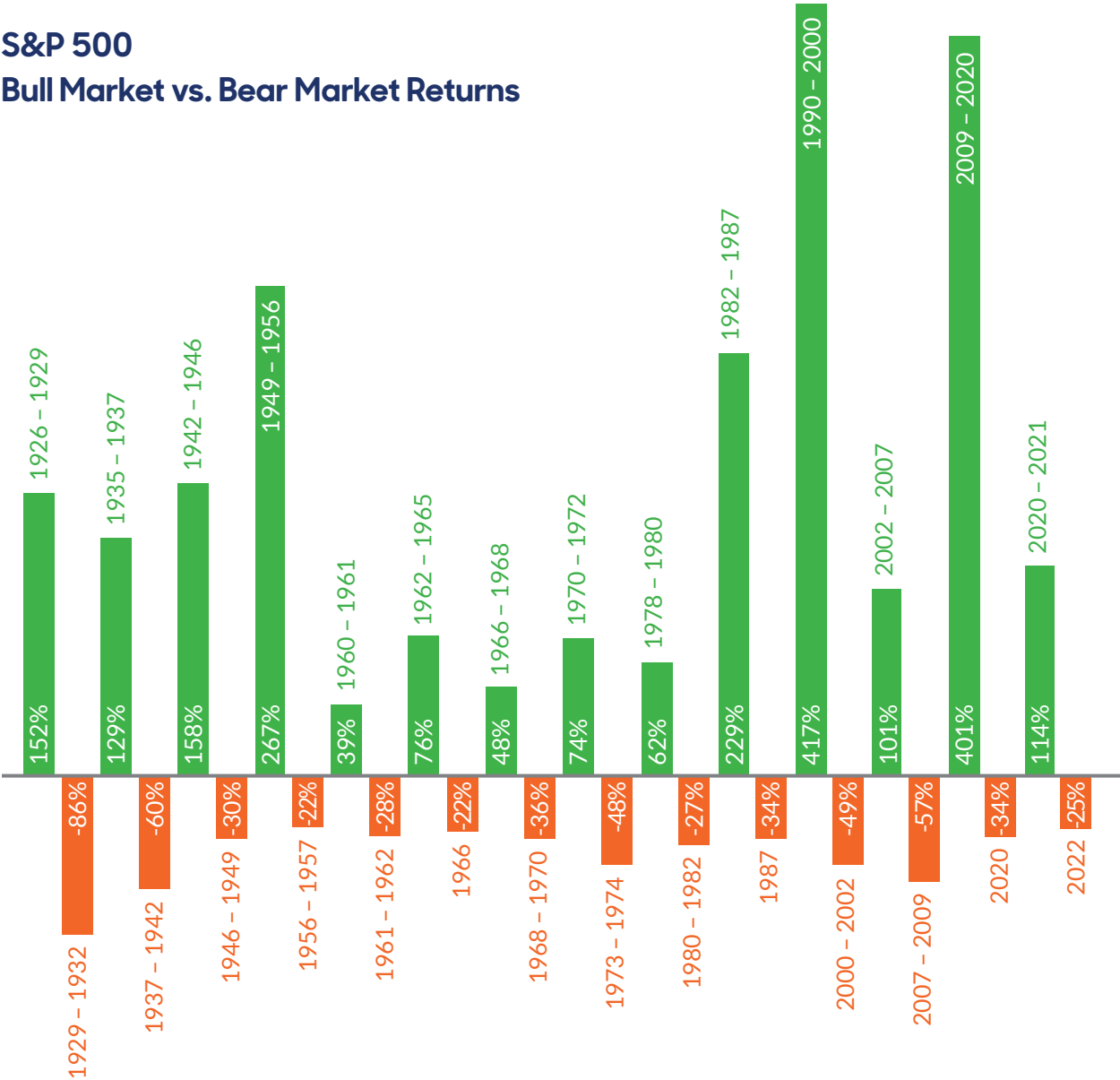
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Equities offer no protection

Investing directly in the market can be a lucrative way to grow a financial portfolio. However, with no protection against loss, market downturns can wreak havoc on the savings your clients have worked hard to build.

As history shows, when long-run bull markets end, the decline can be dramatic. Is it time to help your clients find a less risky option?

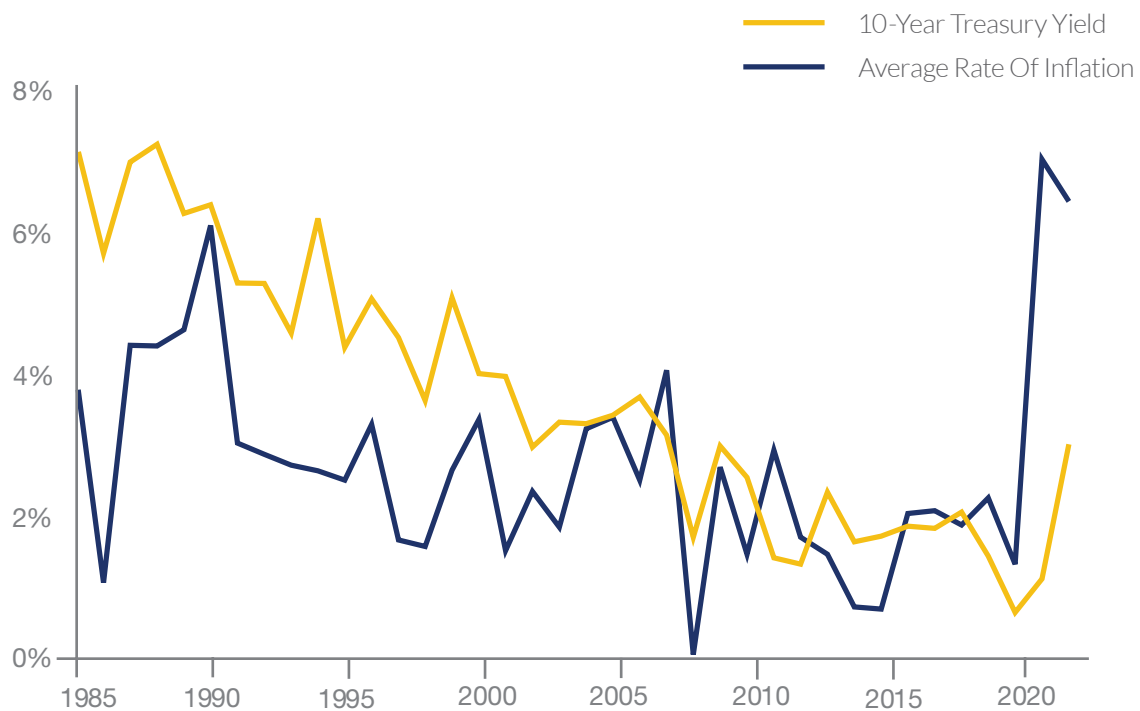
S&P 500 Bull Market vs. Bear Market Returns



The average S&P 500 Index bear market decline is -41%.

Fixed income investments offer little growth

Fixed income investments are commonly used to bring safety and stability to a portfolio. However, mitigating risk could mean getting little in return. Interest rates and yields have generally trended down over the last 35 years – putting bond yields at risk, and jeopardizing clients' ability to keep up with inflation.



As of March 2023, Americans cite inflation as the top economic problem in our country.

Source: Gallup, March 31, 2023

Finding the right balance

As a financial professional, part of your job is helping clients find the right balance between safety and growth. So how can you help your growth-focused clients take advantage of positive market performance without exposing them to too much risk? The Index Summit 6[®] registered index-linked annuity is designed to help clients grow their assets in a tax-efficient way, while maintaining partial protection from market loss.

THE INDEX SUMMIT 6 REGISTERED INDEX-LINKED ANNUITY OFFERS:



Growth opportunity

Clients can allocate their money to indexed strategies that may help them accumulate additional savings without investing directly in the market.



Tax treatment that allows faster growth

Clients' money may grow at a faster rate since taxes are deferred until they take a withdrawal or annuitize their contract.



Partial protection from loss

Each indexed strategy limits risk exposure with a floor, buffer or downside participation rate.



No fees

There are no upfront or recurring charges, meaning all of your clients' money goes to work for them. A charge will apply if your clients take a withdrawal in excess of the penalty-free withdrawal amount during the early withdrawal charge period.



A legacy for loved ones

If your clients pass away before the annuity benefit payout begins, their beneficiaries are guaranteed to receive the greater of the account value or the return of premium amount.



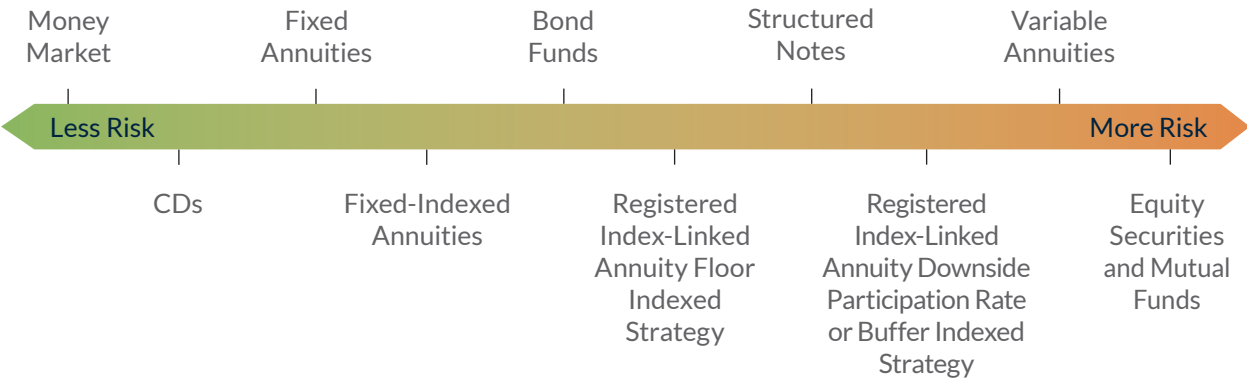
Guaranteed income

Unlike equity and fixed income investments, the Index Summit 6 provides the opportunity to turn the money your clients have accumulated in their annuity into a guaranteed stream of income that can last for the rest of their lives.

Future indexed strategies on the Index Summit 6 could offer different floors, buffers or downside participation rates. The Index Summit 6 has a 6-year early withdrawal charge schedule. The Index Summit 6 is a security that can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance CompanySM. This material must be preceded or accompanied by a prospectus. To obtain a copy of the prospectus, visit MassMutualAscend.com/RILArates.

An alternative investment to help facilitate growth

As your clients near retirement, they may be considering a number of investment options with varying levels of risk.



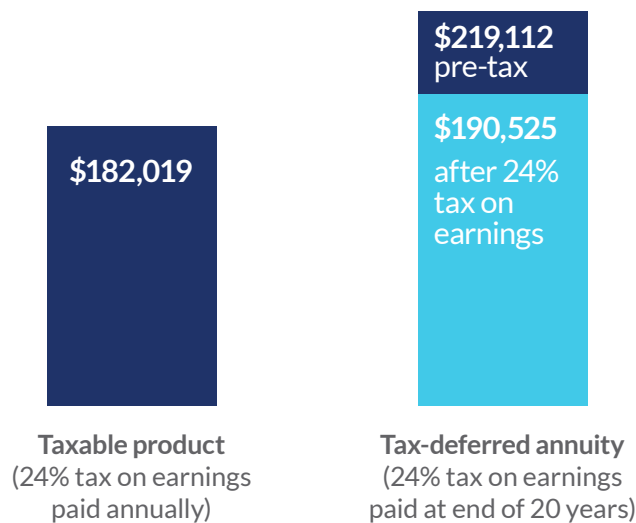
The Index Summit 6 is an insurance contract with certain benefits – such as tax deferral and guaranteed lifetime income – that are unique to annuities and cannot be found on many alternative investments. Index Summit 6 may be a good fit for clients who:

- Are interested in higher-risk investments, but aren't interested in investing directly in the market
- Want to reduce their exposure to loss
- Are seeking greater growth opportunity than a fixed-indexed annuity might provide
- Could benefit from tax-deferred growth
- Would like to diversify their earning potential

This graphic illustrates generalized risk levels between a variety of investments and insurance contracts. Various factors may impact risk levels.

The power of tax deferral

While many investment vehicles are subject to income tax on an annual basis, the Index Summit 6 allows assets to grow tax-deferred. This means returns compound at a faster rate and provide greater earning potential than a taxable investment. The following chart shows how a purchase payment of \$100,000 grows in a tax-deferred annuity compared to a taxable product over the course of 20 years.



After paying a 24% tax on its earnings, the tax-deferred annuity outgrew the taxable product by more than \$8,000.

This graph assumes the taxable product and the tax-deferred annuity grow at an annual rate of 4%. This is a hypothetical scenario for illustration purposes only, and does not reflect interest rates of any specific annuity offered by MassMutual Ascend. The rate of return presented does not represent a guaranteed rate.

This graph assumes the investing party has a marginal tax bracket of 24%. In 2022, the 24% tax bracket for a married couple applies to taxable income over \$178,150 and not over \$340,100. Capital gains and dividend tax rates may be lower than the 24% illustrated rate and change the comparison results. Clients should consider their current and anticipated tax brackets in making investment decisions, as they may also impact comparison results. Certain qualified investments, such as a traditional IRA, offer an upfront tax deduction or exclusion for contributions. Other qualified investments, such as a Roth IRA, offer a tax exclusion for earnings. The value of these additional benefits is not illustrated. If clients are under age 59½, the taxable amount withdrawn from a qualified or non-qualified annuity is generally subject to a 10% federal penalty tax.

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Easier recovery from loss with reduced market exposure

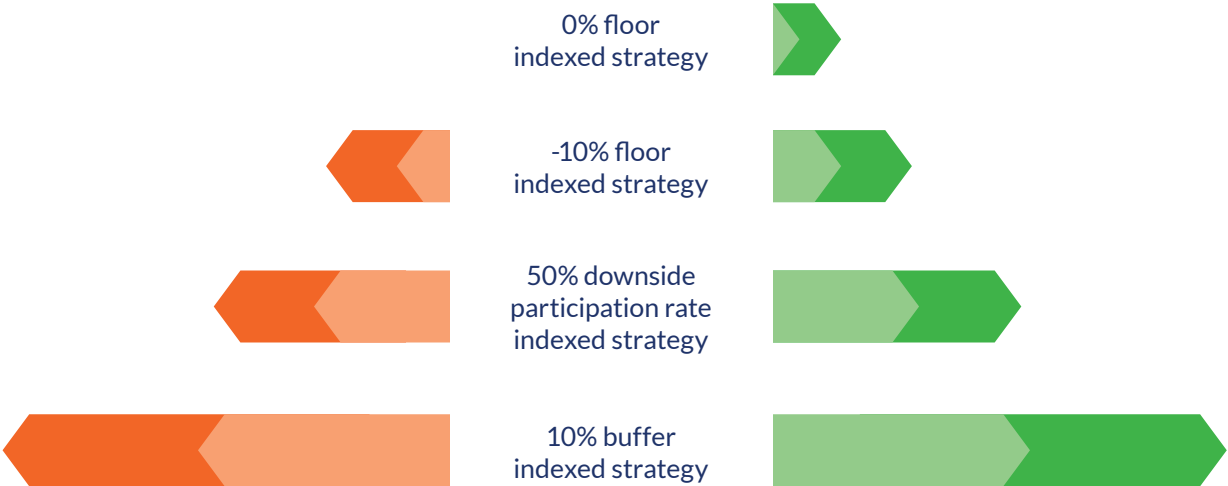
When market volatility hits, it can take a significant return to recover from loss – and as your clients near retirement, they may not have time to rebuild those lost savings. Take a look at the returns that would be required to break even after various market downturns.

Market Loss	Required Return
-10%	11%
-20%	25%
-30%	43%
-40%	67%
-50%	100%
-60%	150%
-70%	233%

The Index Summit 6 offers indexed strategies with four types of downside protection: 0% floor, -10% floor, 50% downside participation rate and 10% buffer. All types of indexed strategies provide market-linked growth potential and partial to complete downside protection, which can make it easier to recover from market downturns.

Managing risk and reward with indexed strategies

Like with most investments, with greater risk comes greater opportunity for reward. With four types of downside protection to choose from, your clients can align their strategy allocations to their risk tolerance.



Determining Strategy Value

When the index change is positive for a term, the account value grows, limited by either a cap or an upside participation rate. When the index change is negative for a term, the account value declines, subject to a 0% floor, -10% floor, 10% buffer or 50% downside participation rate.

HERE'S A CLOSER LOOK:

Step 1: Calculate the index percentage change by comparing the index value at the end of a term to the index value on the first day of the term.

Step 2: If the change is positive, apply the applicable cap or upside participation rate for the term. If the change is negative, apply the 0% floor, -10% floor, 10% buffer or 50% downside participation rate.

Please note that indexed strategy values during a term are calculated daily. The method used to calculate daily values differs from that used at the end of a term. For more information on daily value calculation, please see the product prospectus.

Future indexed strategies could offer different floors, buffers or downside participation rates.



Photo submitted by Don and Jean from Illinois,
valued annuity customer since 2001.

Diversification with multiple indexed strategy options

Index Summit 6 offers growth opportunity with strategies that earn returns based on the following index and exchange traded funds (ETFs):

- **S&P 500® Index:** Includes stocks issued by 500 of the top companies in leading industries of the U.S. economy
- **iShares MSCI EAFE ETF:** Seeks to track the investment results of an index composed of developed market equities, including those in Europe, Australia, Asia and the Far East
- **iShares U.S. Real Estate ETF:** Seeks to track the performance of the Dow Jones U.S. Real Estate Index, which is composed primarily of U.S. equities in the real estate sector and real estate investment trusts (REITs)
- **SPDR Gold Shares ETF:** Designed to reflect the market value of gold bullion
- **First Trust Barclays Edge Index:** Seeks to provide equity and fixed income exposure through a blend of the Capital Strength Index and Value Line Dividend Index and Barclays' US 2-year Treasury Futures, 5-year Treasury Futures and 10-year Note Futures Indexes while aiming to control risk by maintaining a volatility target at or below 7%. Since the index is on an excess return basis (i.e., it returns the index performance in excess of risk-free rates), the risk free return is deducted from the equity underliers. The risk free rate used in this calculation is the U.S. Fed Funds Rate published by the Federal Reserve of New York (ticker: FEDL01) for each day divided by 360. No such adjustment is needed to the US Treasury futures indexes as these securities returns are naturally on an excess return basis.

The following strategies provide returns based, in part, on the change in the price of a specific Index or ETF: the S&P 500® Index (SPX), the iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), or the SPDR Gold Shares ETF (GLD). The price change does not include dividends that might be paid on the underlying investments of the Index or ETF.

Strategies linked to the First Trust Barclays Edge Index (FTEDGE7) provide returns based, in part, on the change in net asset value of the underlying investments of the Index. The net asset value change includes dividends that might be paid on the underlying investments of the Index.

Not all strategies available with all indexes and ETFs. See Product Overview for strategy availability.

MassMutual Ascend

Taking financial futures above and beyond

At MassMutual Ascend, we are committed to going above and beyond – so when it comes to your clients' financial futures, the impossible feels possible.

As a leading provider of annuities, we see our products as more than just contracts. Our annuities are transparent and easier to understand, so they are simple to explain and your clients always know what to expect.

We have a long history of financial strength and stability. We've received an "A" or higher rating for more than 40 years, so you and your clients can have confidence knowing we'll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you and your clients with what you need, when you need it.

Frequently asked questions

What are the contracting and training requirements to offer an Index Summit 6 annuity?

In order to sell the Index Summit 6, you must hold insurance and securities licenses. The Index Summit 6 can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend.

Is there a mortality and expense charge?

No, your clients will not pay a mortality and expense charge. All their money goes to work for them.

Are there any other administrative charges?

No, there are no administrative charges associated with the Index Summit 6.

Early withdrawal charges apply if a withdrawal in excess of the penalty-free amount is taken during the early withdrawal charge period. Please note that indexed strategy values during a term are calculated daily. The method used to calculate daily values differs from that used at the end of a term, and any partial withdrawal would have a proportional effect on the investment base.

Does this product offer subaccounts like traditional variable annuities?

No, your clients' money is not invested in subaccounts. Instead, the Index Summit 6 offers indexed strategies to help your clients accumulate money for retirement, while providing partial protection from market downturns.

Are there any riders available?

Index Summit 6 includes extended care and terminal illness waiver riders. These waiver riders allow clients to withdraw their money without incurring an early withdrawal charge when certain criteria are met. There are no charges for these riders. Availability may vary by state.

Where can I find the prospectus for this product?

The prospectus is available on [MassMutualAscend.com/RILArates](https://www.massmutual.com/ascend/RILArates). Please keep in mind the prospectus must accompany any marketing materials you present to a client.

Index Summit 6

product details

ISSUE AGES	Qualified: 0–80 Non-qualified: 0–80 Inherited IRA: 0–75 Inherited non-qualified: 0–75																
PURCHASE PAYMENTS	<p>Issued with a single purchase payment. Subsequent purchase payments accepted in the first two contract months.</p> <ul style="list-style-type: none"> • Minimum: Initial purchase payment: \$25,000; additional purchase payments: \$10,000 • Maximum: \$1 million without prior Home Office approval 																
CREDITING STRATEGIES	<p>The owner selects from two types of crediting strategies: a declared rate strategy and indexed strategies. At the end of each term, the owner has the opportunity to reallocate funds among the available strategies. To reallocate funds, the owner must submit a strategy selection form prior to the end of the term. Unless the owner reallocates funds at the end of a term, funds are automatically applied to the same strategy for the next term. Available strategies may vary by state and by distribution, and are subject to change at any time for new sales. For more information on strategies, please see the Product Overview.</p>																
PERFORMANCE LOCK	<p>Performance lock is a feature that allows clients to lock in indexed strategy gains and limit further losses for a term. Performance lock is an election to lock in the daily value percentage for the remainder of a term. A performance lock election for a term is effective on the second market close following our receipt of a request in good order. Once we receive a request in good order, a performance lock election for a term cannot be revoked or changed and clients will not be able to reallocate a performance locked one-year indexed strategy until the end of the term. If a client makes a performance lock election for the S&P 500 6-year 10% Buffer with Upside Participation Rate strategy before the sixth year of the term, that term will end on the next anniversary of the term start date. Performance lock is only available on select strategies. For specific strategy availability, please see the Product Overview.</p>																
PENALTY-FREE WITHDRAWALS	<p>During the first contract year, 10% of the purchase payments may be withdrawn without an early withdrawal charge. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge.</p>																
EARLY WITHDRAWAL CHARGES	<p>An early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance during the first six contract years.</p> <table border="1" data-bbox="435 1577 1239 1654"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7+</th> </tr> </thead> <tbody> <tr> <td>Early withdrawal charge</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table>	Contract year	1	2	3	4	5	6	7+	Early withdrawal charge	8%	7%	6%	5%	4%	3%	0%
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Annuities are intended to be long-term products and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.

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