



Why sell the Index Summit 6 Pro?

A registered index-linked annuity



With an Index Summit 6 Pro 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



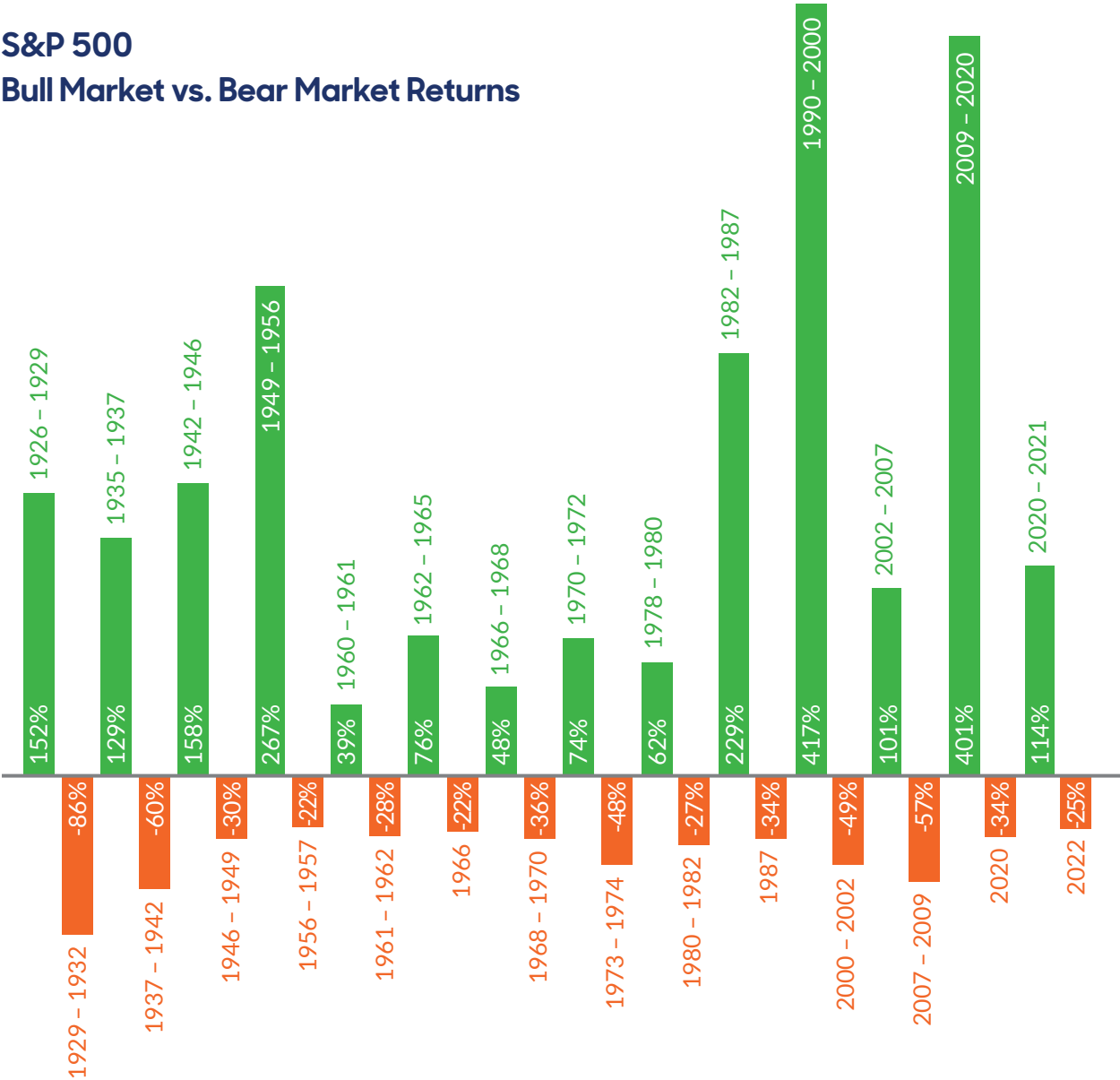
For producer use only. Not for use in sales solicitation.

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?

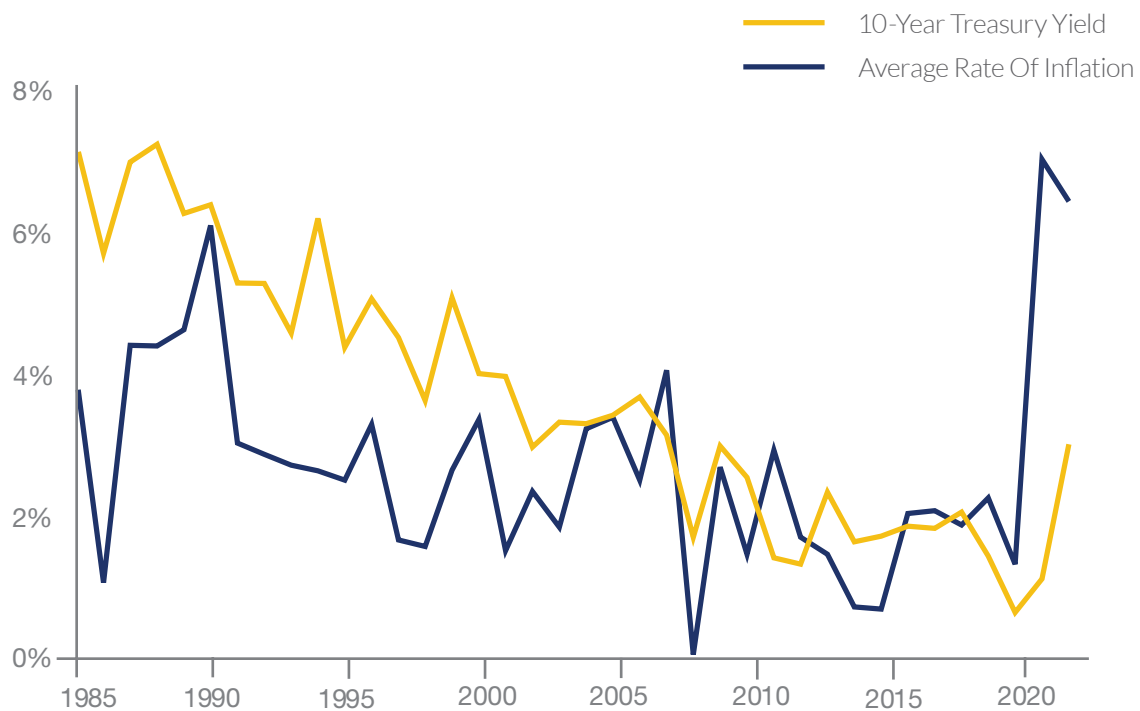
S&P 500 Bull Market vs. Bear Market Returns



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[®] Pro 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 PRO 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.



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 Pro 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.

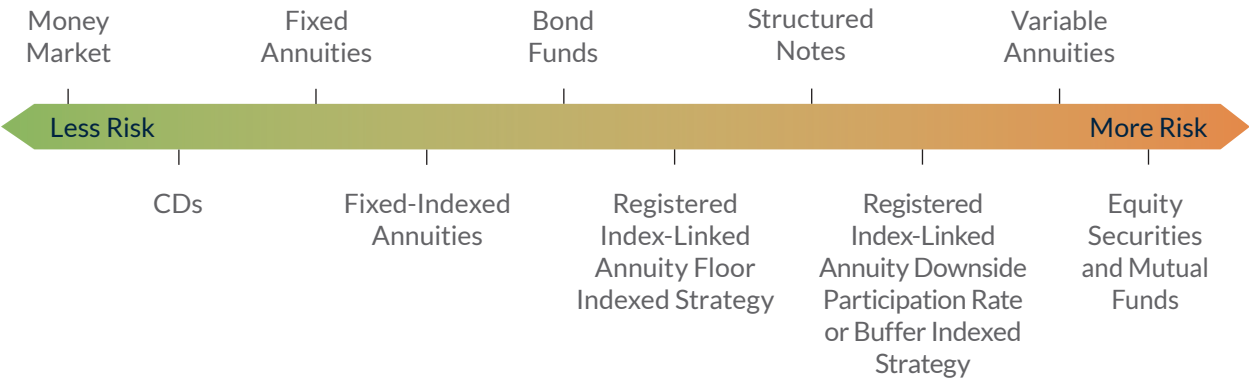


Future indexed strategies on the Index Summit 6 Pro could offer different floors, buffers or downside participation rates.

The Index Summit 6 Pro has a 6-year early withdrawal charge schedule and a contract fee deducted daily from each strategy. The Index Summit 6 Pro 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/RIARates](https://www.massmutual.com/RIARates).

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.



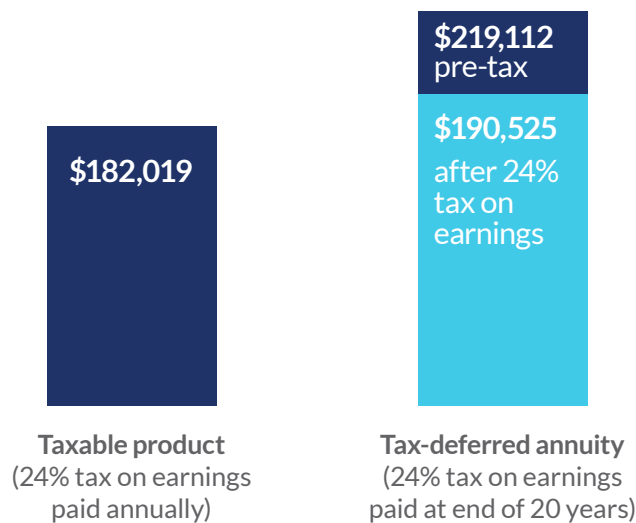
The Index Summit 6 Pro is an insurance contract with certain benefits – such as tax deferral and guaranteed lifetime income – that are unique to annuities and cannot be found on many alternative investments. Index Summit 6 Pro may be a good fit for clients who:

- 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 Pro 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.

This information is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products.

Easier recovery from loss with reduced market exposure

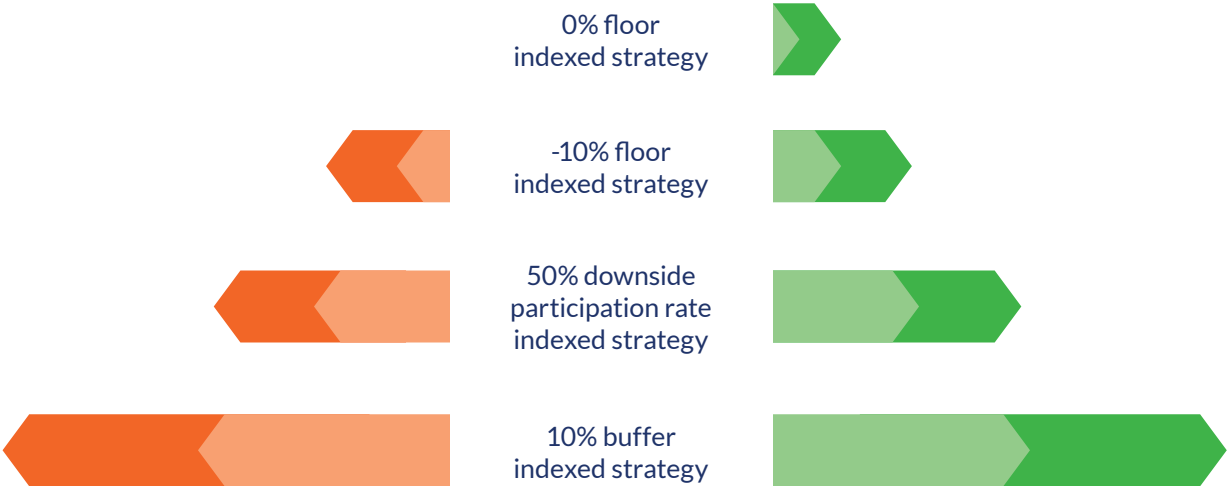
When market volatility hits, it can take a significant return to recover from loss – and as your clients near retirement, they may not have time to rebuild those lost savings. Take a look at the returns that would be required to break even after various market downturns.

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

The Index Summit 6 Pro 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 **Adalia** from **California**,
valued annuity customer since **2015**.

Diversification with multiple indexed strategy options

Index Summit 6 Pro 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 Pro annuity?

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

Are there contract fees?

A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.

Can clients withdraw money from their contract?

Yes, clients can enjoy 10% penalty-free withdrawals each year. Your clients will pay an early withdrawal charge if they take a withdrawal in excess of 10% during the early withdrawal charge period.

Does this product offer subaccounts like traditional variable annuities?

No, your clients' money is not invested in subaccounts. Instead, the Index Summit 6 Pro 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 Pro 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. Please keep in mind the prospectus must accompany any marketing materials you present to a client.

Index Summit 6 Pro

product details

ISSUE AGES	Qualified: 0–80 Non-qualified: 0–80 Inherited IRA: 0–75 Inherited non-qualified: 0–75																
PURCHASE PAYMENTS	Issued with a single purchase payment. Subsequent purchase payments accepted in the first two contract months. <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 																
FEES	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.																
INDEXED STRATEGIES	Upon issue, the owner selects from 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.																
PERFORMANCE LOCK	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.																
PENALTY-FREE WITHDRAWALS	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.																
EARLY WITHDRAWAL CHARGES	An early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance during the first six contract years. <table border="1"> <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>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table>	Contract year	1	2	3	4	5	6	7+	Early withdrawal charge	9%	8%	7%	6%	5%	4%	0%
Contract year	1	2	3	4	5	6	7+										
Early withdrawal charge	9%	8%	7%	6%	5%	4%	0%										

The Index Summit 6 Pro 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.

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.

The "S&P 500® Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by MassMutual Ascend Life Insurance Company. S&P®, S&P 500®, SPDR®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); MassMutual Ascend Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

The First Trust Barclays Edge Index ("FTIS Index") is a product of FT Indexing Solutions LLC ("FTIS") and is administered and calculated by Bloomberg Index Service Limited and its affiliates (collectively, "BISL"). FIRST TRUST® and First Trust Barclays Edge Index are trademarks of First Trust Portfolios L.P. (collectively, with FTIS and their respective affiliates, "First Trust"). The foregoing index and trademarks have been licensed for use for certain purposes by Barclays, Bloomberg, and MassMutual Ascend Life Insurance Company (collectively, the "Licensees") in connection with the FTIS Index and certain products utilizing the FTIS Index (collectively, the "Products").

The Capital Strength Index ("Nasdaq Index") is a product of Nasdaq, Inc. (collectively, with its affiliates, "Nasdaq"). NASDAQ®, CAPITAL STRENGTH INDEX™, NQCAPST™, and NQCAPSTT™ are trademarks of Nasdaq. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Licensees in connection with the FTIS Index and the Products.

The Value Line Dividend Index ("Value Line Index") is a product of Value Line, Inc. ("Value Line"). VALUE LINE® and VALUE LINE DIVIDEND INDEX™ are trademarks or registered trademarks of Value Line. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and Licensees in connection with the FTIS Index and the Products. The FTIS Index is not sponsored, endorsed, recommended, sold or promoted by Value Line and Value Line makes no representation regarding the advisability of investing in any product utilizing the FTIS Index.

BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. Bloomberg Finance L.P., BISL, and their affiliates ("Bloomberg") are not affiliated with First Trust or Barclays. Bloomberg's relationship to First Trust and Barclays is only (1) in the licensing of the FIRST TRUST®, BARCLAYS®, and FIRST TRUST BARCLAYS EDGE INDEX™ trademarks and (2) to act as the administrator and calculation agent of the FTIS Index, which is the property of FTIS. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the FTIS Index or any data or information relating thereto and shall have no liability in connection with the FTIS Index or any data or information relating thereto.

The Products are not issued, sponsored, endorsed, sold, recommended, or promoted by First Trust, Bloomberg, Nasdaq, Value Line, or their respective affiliates (collectively, the "Companies"). The Companies do not make any representation regarding the advisability of investing in the Products or products based on the FTIS Index, Barclays Indices, Nasdaq Index, or Value Line Index, do not make any warranties or bear any liability with respect to such products, and do not make any warranties or bear any liability with respect to the Products, the FTIS Index, or another party's index.

THE COMPANIES DO NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS, COMPLETENESS, AND/OR UNINTERRUPTED CALCULATION OF THE PRODUCTS, FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, VALUE LINE INDEX, OR ANY DATA INCLUDED THEREIN OR ANY COMMUNICATION WITH RESPECT THERETO, INCLUDING, ORAL, WRITTEN, OR ELECTRONIC COMMUNICATIONS. THE COMPANIES SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS IN THE PRODUCTS, FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, OR VALUE LINE INDEX. THE COMPANIES MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE RESULTS TO BE OBTAINED BY LICENSEES, OWNERS OF THE PRODUCTS OR OF PRODUCTS BASED ON THE FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, OR VALUE LINE INDEX, OR BY ANY OTHER PERSON OR ENTITY FROM THE USE OF THE FTIS INDEX, BARCLAYS INDICES, NASDAQ INDEX, OR VALUE LINE INDEX, OR ANY DATA INCLUDED THEREIN.

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively "Barclays") is the issuer or producer of MassMutual Ascend's products and Barclays has no responsibilities, obligations or duties to investors in MassMutual Ascend's products. The Barclays US 2Y Treasury Futures Index, Barclays US 5Y Treasury Futures Index, Barclays US 10Y Note Index, and Barclays Switch USD Signal Index (collectively, the "Indices"), together with any Barclays indices that are components of the Indices, are trademarks owned by Barclays and, together with any component indices and index data, are licensed for use by FTIS in connection with the First Trust Barclays Edge Index.

Barclays' only relationship with the MassMutual Ascend in respect of the Indices is the licensing of the Indices to FTIS, which are administered, compiled and published by BB PLC in its role as the index sponsor (the 'Index Sponsor') without regard to MassMutual Ascend's products or investors in MassMutual Ascend's products. Additionally, MassMutual Ascend as issuer or producer of MassMutual Ascend's products may for itself execute transaction(s) with Barclays in or relating to the Indices in connection with MassMutual Ascend's products. Investors acquire MassMutual Ascend's products from MassMutual Ascend and investors neither acquire any interest in the Indices nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in MassMutual Ascend's products. MassMutual Ascend's products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of MassMutual Ascend's products or use of the Indices or any data included therein. Barclays shall not be liable in any way to MassMutual Ascend, investors or to other third parties in respect of the use or accuracy of the Indices or any data included therein.

The iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF are distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates ("BlackRock"), and these trademarks have been licensed for certain purposes by MassMutual Ascend. MassMutual Ascend annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from MassMutual Ascend do not acquire any interest in the iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any MassMutual Ascend annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF or any data related thereto.

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual AscendSM.

Products are issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form P1833621NW, endorsement form E1826318NW, and rider forms R1462416NW and R1462316NW (not available in Massachusetts). Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states.

All guarantees subject to the claims-paying ability of the issuing insurance company.

For producer use only. Not for use in sales solicitation.

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

∴ MassMutual Ascend