

Index Frontier[®] 5

AT A GLANCE

Index Frontier® 5

Issue ages

Qualified: 0–80

Non-qualified: 0–80

Inherited IRA: 0–75

Inherited non-qualified: 0–75

Tax qualifications

- Non-qualified and inherited non-qualified
- IRA (traditional, Roth, SEP, SIMPLE, and inherited)
- 401(a) (including 401(k) traditional and Roth)
- 403(b) (traditional and Roth)
- Governmental 457(b) (traditional and Roth)

Purchase payments

- Issued with single purchase payment
- Subsequent purchase payments accepted in first two contract months
- All purchase payments are paid into purchase payment account, then moved into interest strategies at the start of the next term
- **Minimum:** \$25,000
- **Subsequent:** \$10,000
- **Maximum:** \$1 million (ages 0-80)

Waiver riders

- **Extended Care Waiver**
100% account value when criteria met
- **Terminal Illness Waiver**
100% account value when criteria met

Early withdrawal charges

Five-year declining early withdrawal charges starting at 8%.

Penalty-free withdrawals

- During first contract year, 10% of purchase payments
- After first contract anniversary, 10% of the account value as of the most recent contract anniversary

Annuity payout value

The account value on the annuity payout initiation date (reduced by premium taxes, if applicable).

Crediting strategies

Declared Rate

S&P 500®

- 10% Buffer Indexed Strategy
- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

iShares MSCI EAFE

- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

iShares U.S. Real Estate

- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

SPDR Gold Shares

- -10% Floor Indexed Strategy
- 0% Floor Indexed Strategy

Bailout right

On indexed strategies, early withdrawal charges are waived if the cap for an indexed strategy ever falls below its bailout trigger.

Payout options

- Fixed period payout
- Life payout
- Life payout with payments for at least a fixed period
- Joint and one-half survivor payout

Death benefit value

Death benefit is the greater of the account value or the purchase payments, reduced proportionately for withdrawals.

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.

This product can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates. The prospectus contains important information about the Index Frontier 5 annuity and MassMutual Ascend. Read it carefully to learn more about the features of the Index Frontier 5 annuity.

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