MassMutual Ascend
Life Insurance Company

Index Achiever Advisory

A registered index-linked annuity from
MassMutual Ascend Life Insurance Company

AT A GLANCE

The information in this At A Glance is intended to provide a high level summary of the features and benefits available with this product. More information is available in the product brochure. For complete terms and conditions, please read your contract, including endorsements and riders.

Not a bank or credit union deposit or obligation • Not FDIC or NCUA-Insured • Not insured by any federal government agency • May lose value • Not guaranteed by any bank or credit union

Index Achiever Advisory

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 crediting strategies at the start of the next term
- **Minimum:** $25,000
- **Subsequent:** $10,000
- **Maximum:** $2 million (ages 0-75), $1.5 million (ages 76-80)

Waiver riders

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

Early withdrawal charges

There are no early withdrawal charges.
A market value adjustment (MVA) will apply during the first six contract years.

MVA: market value adjustment

During the first six contract years, a market value adjustment (or MVA) will apply if the contract is surrendered or a withdrawal is taken from indexed strategies.

An MVA is an adjustment to the withdrawal based on how market interest rates have changed since the contract was purchased. Interest rate changes are determined based on the ICE BofA 5-10 Year US Corporate Bond Index from the Contract Effective Date and the amount of time remaining until the sixth Contract Anniversary. Depending on how interest rates have moved, the MVA may increase or decrease contract values. Withdrawals taken from indexed strategies are subject to a market value adjustment.
A performance lock does not lock the MVA. After a performance lock election, the strategy value continues to be subject to the MVA that may apply on a withdrawal or surrender.

For more information on how the MVA works, refer to the contract and prospectus.

MVA exceptions

The MVA does not apply to withdrawals taken from the declared rate strategy. A maximum of 12% can be allocated to the declared rate strategy for initial allocations and reallocations at the end of a term. The MVA also does not apply to amounts taken from an indexed strategy to pay for advisory fees.

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®

- 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†
- 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†

Russell 2000

- 1-Year 10% Buffer with Cap†
- 1-Year 10% Buffer with 6-Year Cap Control*†
- 1-Year 20% Buffer with Cap†
- 1-Year 20% Buffer with 6-Year Cap Control*†
- 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†

iShares MSCI EAFE ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 1-Year 10% Buffer with Cap

iShares U.S. Real Estate ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 1-Year 10% Buffer with Cap

SPDR Gold Shares ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 1-Year 10% Buffer with Cap

First Trust Barclays Edge Index

- 1-Year 50% Downside Participation Rate with Upside Participation Rate†
- 1-Year 10% Buffer with Upside Participation Rate†

Strategies linked to the S&P 500® Index (SPX), the Russell 2000 Index (RTY), the iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), and the SPDR Gold Shares ETF (GLD) provide returns based, in part, on the change in the price of the Index or ETF. 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.

*See Cap Control section.

†Performance lock available

Cap Control

Cap Control is a feature on select indexed strategies that limits how much cap rates for renewal terms can increase or decrease from year to year. Cap Control indexed strategies available on this product have six one-year terms. The Cap Control guarantees that cap rates for renewal terms will be set within a defined range of the cap for the initial term.

You can only allocate to a Cap Control indexed strategy in the first contract year, and you must remain allocated to the Cap Control indexed strategy for all six one-year terms. You cannot reallocate funds or transfer account value already held in other strategies into a Cap Control indexed strategy. Funds held in the strategy at the end of the sixth one-year term will default-renew into a similar one-year strategy, but without the Cap Control guarantee.

Performance lock

Performance lock allows you 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 through the end of a term. A performance lock election can take effect on the first 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 you will not be able to reallocate a performance locked one-year strategy until the end of the term. If you make a performance lock election for a Cap Control strategy, you cannot reallocate to a different strategy after a performance lock election before the end of the sixth one-year term. If you make a performance lock election for a 3-year or 6-year strategy, the term will always end on the next anniversary of the term start date even if it otherwise would have continued for one or more additional years. Performance lock is only available on select strategies.

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.

*On a specific request, you may delay your performance lock election to the second market close following our receipt of the request in good order. You will not be able to know whether the locked daily value percentage will be lower or higher on that second market close.

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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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