MassMutual Ascend

Index Frontier® 5 Plus

AT A GLANCE

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®

- 1-Year -10% Floor with Cap*
- 1-Year 10% Buffer with Cap*
- 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 Performance Trigger
- 5-Year 10% Buffer with Upside Participation Rate*
- 5-Year 20% Buffer with Cap*

iShares MSCI EAFE

- 1-Year -10% Floor with Cap

iShares U.S. Real Estate

- 1-Year -10% Floor with Cap

SPDR Gold Shares

- 1-Year -10% Floor with Cap

First Trust Barclays Edge Index

- 1-Year 10% Buffer with Cap*

*Performance lock available

Strategies linked to the S&P 500® Index (SPX), 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.

Performance lock

Performance lock 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 strategy until the end of the term. If a client makes a performance lock election for an S&P 500 5-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.

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.

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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