

Taking financial futures **above and beyond**







MassMutual Ascend

Taking financial futures above and beyond

When you envision a future that fulfills you, maybe you see yourself traveling, cooking, spending time with family or discovering a new hobby. When you purchase an annuity, you're taking an important step to help make your dreams a reality.

As a leading provider of annuities, the status quo isn't a status we ever want. We'll always be in pursuit of better. And whether you want to protect your savings, accumulate more or leave a legacy for your loved ones, we're here to help get you on the road to reaching your goals.

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

A long history of strength

We take a long-term approach to managing our business that is focused on delivering value to our customers while maintaining the highest level of financial strength.

Financial strength ratings

Third-party agencies regularly evaluate insurance companies' stability and award financial strength ratings. These ratings indicate the company's ability to fulfill its financial obligations to its customers. At MassMutual Ascend, we're committed to simplifying your financial goals by always backing you with ratings you can count on.

While many insurance companies have seen their ratings fluctuate, we received:

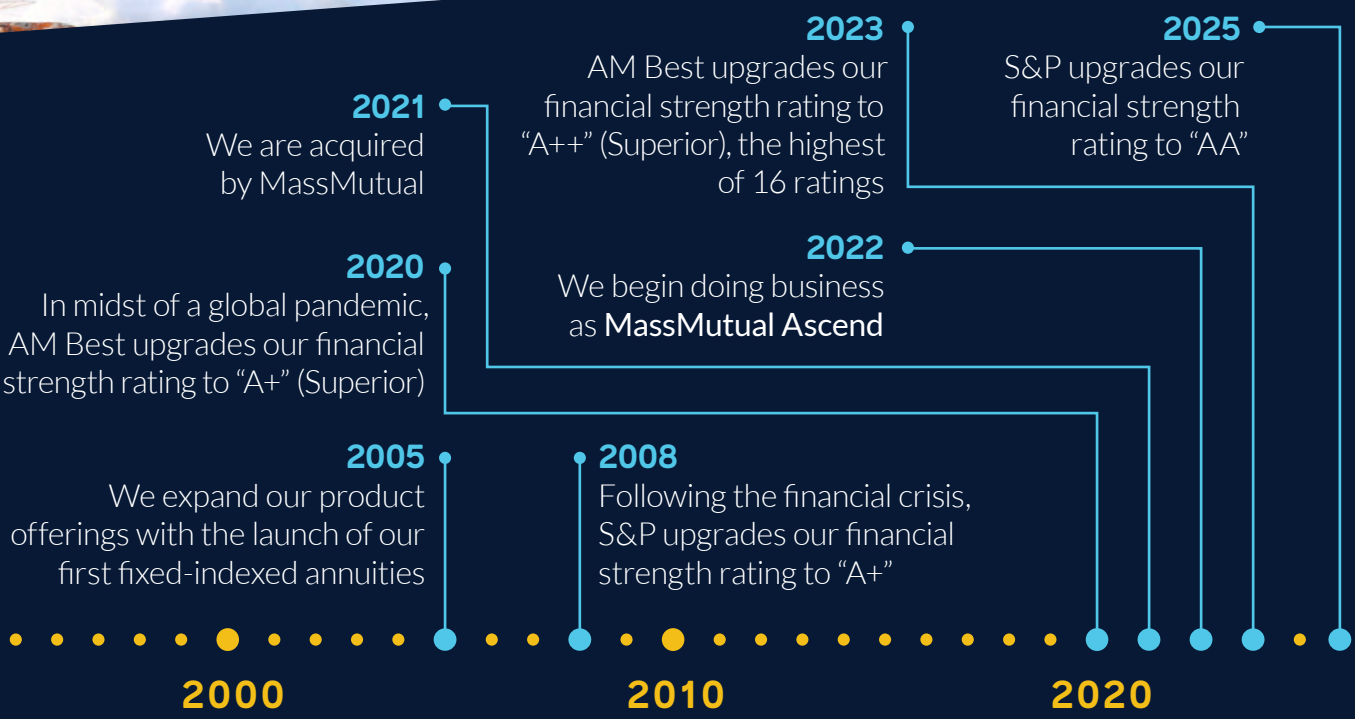
- An upgrade to "A++" by AM Best in 2023
- Three upgrades since 2007, now at "AA," by Standard & Poor's

We are proud to have received an "A" or higher rating by AM Best for more than 40 consecutive years, so you can have financial confidence knowing we'll be here when you need us.



Five decades of experience





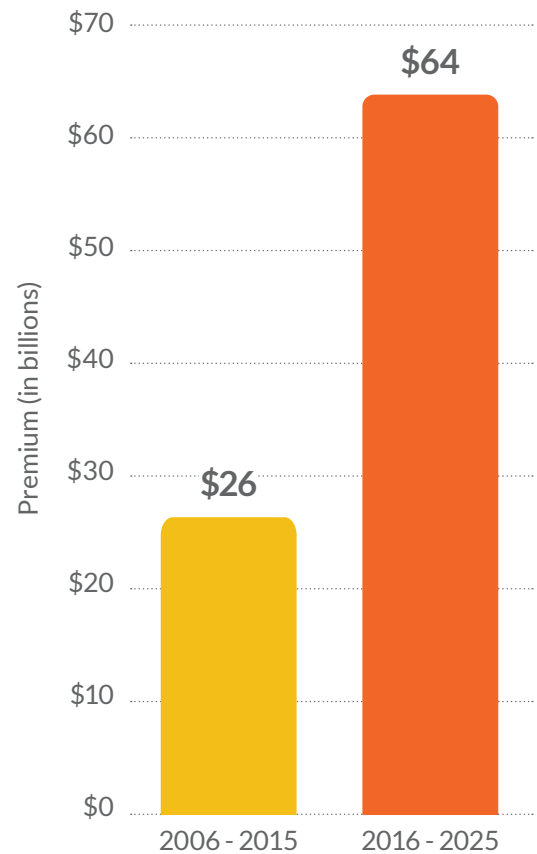
Three simple keys to success

The key achievements that have helped us maintain our strong ratings include:

Solid operating performance

In the last decade, our gross annuity premiums have more than doubled to \$64 billion.² This tremendous premium growth demonstrates our continuing commitment to providing annuities that can help you reach your long-term goals.

In 2025, we proudly issued more than 53,000 new annuity contracts.



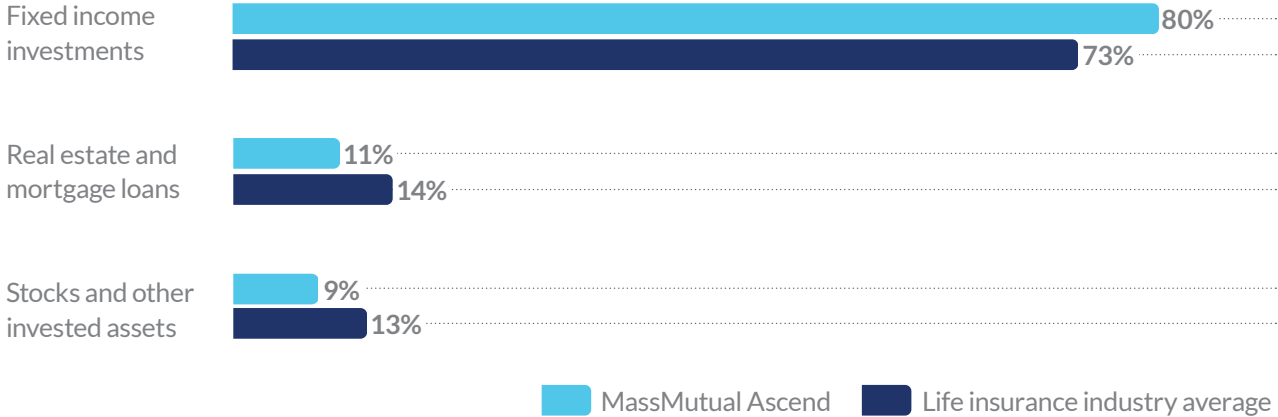
Over the past 60 years, hundreds of thousands of people have entrusted a piece of their financial future to MassMutual Ascend. We would be honored to help take your financial future above and beyond, too.

Continued record levels of capital

At MassMutual Ascend, we have the financial backing to continue to grow and weather the inevitable swings in the financial marketplace. All insurers are required to maintain a minimum level of risk-based capital to support business operations while offering annuities. Our risk-based capital level significantly exceeds the requirement. Maintaining strong capital positions means that we will be here to serve you in the long run.

A long-term investment approach

We are one of the most conservatively managed annuity providers in the marketplace. Fixed income investments comprise approximately 80 percent of our invested assets, compared to the insurance industry average of approximately 73 percent.³ Our distribution of invested assets creates a low risk and stable profile. We take a long-term approach to managing our business, which means we make prudent investment decisions. In fact, 96 percent of our fixed maturity portfolio had a National Association of Insurance Commissioners rating of 1 or 2 as of December 31, 2025 – the highest of six possible ratings.



Above and beyond. At the core of everything we do.

At MassMutual Ascend, we're committed to taking financial futures above and beyond. The status quo isn't a status we ever want. We'll always be in pursuit of better – so you can navigate your financial future with confidence.

Our people

Our collaborative culture is key to our success. It's the reason we're a leading provider of annuities today, and it's the reason we'll continue rising to the top tomorrow. We work together to achieve results by listening, understanding and creating solutions as a unified team.

Our financial strength

We help you reach your financial goals by always backing you with ratings you can count on, and we're here to provide you with financial confidence for many years to come. Plus, our commitment to our customers is as strong as ever. Since 2000, we have paid more than \$15 billion in guaranteed income benefits to our valued contract owners, including more than \$1.5 billion in 2025.⁴



Our service

Everything we do is rooted in a culture of service. We simplify customer support by giving you what you need, when you need it. From purchasing an annuity to finding your account information, we seek to provide an accessible experience, so you feel in control every step of the way.

Our transparency

It's important to find financial solutions that fit your personal situation and future goals. We design our products with your needs in mind – and make sure you have the support, education and resources you need to take your financial future above and beyond.

Our values and ethics

Our core values aren't just about what we do, but how we do it. These principles guide us in our mission to take financial futures above and beyond:



Focus on the customer

We look for every opportunity to deliver an experience that is clear, easy, personal, human, empowering and trustworthy.



Act with integrity

We deliver on our promises by being open, honest and humble, and by adhering to governing laws and company policies.



Achieve results

The status quo isn't a status we ever want. We focus on winning by exceeding expectations and getting better – everyone, every day.



We're invested in the greater Cincinnati community

As a Cincinnati-based company, we are committed to the development of our city and the well-being of its residents. Through employee donation matching, individual and team volunteer opportunities and company community involvement initiatives, we are striving to make this city a great place to live and work.

In December 2025, the MassMutual Foundation awarded a \$400,000 grant to Cincinnati Development Fund. This marked a moment of national support for Cincinnati's innovative approach to accelerating affordable housing through the Affordable Housing Leverage Fund (AHLF). As a subsidiary of MassMutual, we're proud of how this grant aligns with the value we place on investing in the communities where we live and work – and will complement the impact of our MassMutual Ascend initiatives.



Cyber security and data privacy

How we protect your information

At MassMutual Ascend, we take cyber security seriously and we'll continue to make investments that help protect our customers' information. Here are a few of the ways we work to keep your information protected:

Restricting information access

Access to systems containing personal information is restricted to employees with a legitimate business need to access such information.

Service providers are contractually bound to implement and maintain our requirements for the protection of your personal information. They are also required to comply with legal and regulatory requirements related to data privacy and information security.

Monitoring, evaluation and adjustment

We continuously monitor, review and adjust our cyber security policies and procedures based on changes in technology and sensitivity of information in order to ensure that we are operating in a manner designed to protect against reasonably foreseeable threats or hazards to the confidentiality, security or integrity of personal information.

Ongoing cyber security awareness

Our cyber security awareness program includes focused communications, events and training intended to reinforce management's expectation that our associates comply with MassMutual Ascend's security standards.

Our leadership



Dominic Blue, **President and Chief Executive Officer**

Dominic Blue is President and CEO of MassMutual Ascend, leading the strategic direction and performance of our company.

Dominic also serves as Head of Third-Party Distribution and New Markets at MassMutual and is a member of the company's Executive Leadership team. He previously held several senior leadership positions at MassMutual across annuities, life insurance, retirement services and strategic planning. Prior to joining MassMutual in 2011, Dominic spent nearly 10 years practicing corporate law for multi-national law firms in Boston.

Dominic received his B.A. from the College of the Holy Cross, his J.D. from Boston College Law School and his M.B.A. from the Carroll School of Management (Boston College).



A proud subsidiary of MassMutual

With roots dating back to 1851, MassMutual has been helping people secure their future and protect the ones they love for 175 years. At MassMutual Ascend, we share that commitment. As a leading provider of annuities and an independent subsidiary of MassMutual, we deliver specialized expertise while leveraging MassMutual's trusted reputation, investment capabilities and financial strength. Our focus is simple: helping you meet your financial goals through our diverse portfolio of annuity solutions and shared values of stability and superior customer service.

¹AM Best rating of "A++" (Superior) affirmed on October 23, 2025. AM Best rating of "A++" is the highest of 16 ratings. S&P rating of "AA" (Very Strong) upgraded on February 20, 2025. S&P rating of "AA" is the third highest of 21 ratings.

²Reflects annuity premiums measured on the basis used to prepare statutory annual statements. Includes MassMutual Ascend Life Insurance Company and its wholly-owned subsidiary, Annuity Investors Life Insurance Company®.

³Data is as of December 31, 2025. Fixed income investments include bonds, cash, short-term investments and policy loans. Life insurance industry data sourced from S&P Global Market Intelligence - Life/Health, Version 2025.

⁴The guaranteed income benefit amount includes annuity benefit payments under immediate and deferred annuities, income benefit payments under guaranteed withdrawal benefit riders and contract withdrawals taken by owners after their rider benefit payments began.

For use with contract forms P1020203NW, P1020212ID, ICC25-P1174525NW, P1138919NW, P1138919ID, ICC24-P1172524NW, P1088011NW, P1088011ID, P1088111NW, P1088111ID, ICC25-P1174925NW, ICC24-P1172024NW, ICC21-P1151621NW, P1074514NW, P1074514ID, ICC25-P1470025NW, ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1140119NW, P1140119ID, P1140219NW, P1140219ID, P1146620NW, P1146620ID, P1110416NW, P1110416ID, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, P1134618NW, P1134618ID and P1134618ID-NoMVA, P1112916NW, P1112916ID, P1129918NW, P1129918ID and P1129918ID-NoMVA, ICC24-P1825224NW, ICC24-P1833624NW, ICC24-P1850824NW, ICC24-P1841724NW, and ICC24-P1841624NW. Contract form numbers may vary by state.

Past performance does not guarantee future results. All guarantees based on the claims-paying ability of MassMutual Ascend Life Insurance Company.

Products issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

This content does not apply in the state of New York.

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