

Product Reference Guide

for Cetera Investment Services

FIXED ANNUITIES

	American Freedom Classic 3	American Freedom Classic 5
Issue ages	Up to age 89	Up to age 89
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 	
Purchase payments	Minimum: \$10,000	Minimum: \$25,000
Early withdrawal charges	6-year declining starting at 8%	5-year declining starting at 8%
Market value adjustment	Yes	Yes
Features	<ul style="list-style-type: none"> • Offers two three-year terms • Interest rates are set at the beginning of each term, and are guaranteed for three years • Early withdrawal charges and MVAs do not apply to surrenders in the last 30 days of the first three-year term • 10% penalty-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Offers an initial five-year term • Interest rates are set at the beginning of each term, and are guaranteed for that term • 10% penalty-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • Extended care and terminal illness waiver riders

FIXED ANNUITIES

	American Freedom Stars & Stripes 5	American Freedom Stars & Stripes 7
Issue ages	Up to age 89	Up to age 88
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 	
Purchase payments	Minimum: \$10,000	Minimum: \$10,000
Early withdrawal charges	5-year declining starting at 9%	7-year declining starting at 9%
Market value adjustment	Yes	Yes
Features	<ul style="list-style-type: none"> • Guaranteed increasing rate during the five-year term • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Guaranteed increasing rate during the seven-year term • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders

FIXED-INDEXED ANNUITIES

	AssuranceSelect 5 Plus	AssuranceSelect 7 Plus
Issue ages	0-89 (qualified) 0-89 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 	
Purchase payments	Minimum: \$10,000 Additional purchase payments of at least \$2,000 accepted in first year of contract	Minimum: \$10,000 Additional purchase payments of at least \$2,000 accepted in first 10 contract years
Early withdrawal charges	5-year declining starting at 8%	7-year declining starting at 8%
Market value adjustment	Yes	Yes
Features	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders • Optional riders: IncomeSecure; Inheritance Enhancer

FIXED-INDEXED ANNUITY RIDERS

Only available with AssuranceSelect 7 Plus

	IncomeSecure	Inheritance Enhancer
Issue ages	40-85 (qualified and non-qualified); Income payments may begin at age 55	50-85 (qualified and non-qualified)
Current rider charge	See IncomeSecure brochure for current rider charge, which is based off the income base and deducted from the account value.	See InheritanceEnhancer brochure for current rider charge, which is based off the death benefit base and deducted from the account value.
Features	<ul style="list-style-type: none">• Guaranteed income rider• Income payments may be taken at any time, if client is age 55 or older• Resets available at first anniversary• Competitive payout percentages that increase annually for a set period of time until income start date• Available income options: single lifetime income and joint lifetime income	<ul style="list-style-type: none">• Guaranteed death benefit rider• Refund of rider charge in certain circumstances• Resets available at first anniversary

REGISTERED INDEX-LINKED ANNUITIES

Index Summit 6	
Issue ages	Up to age 80
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • 401(a) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified
Purchase payments	<p>Minimum: \$25,000</p> <p>Additional purchase payments of at least \$10,000 accepted in first two months of contract</p>
Early withdrawal charges	6-year declining starting at 8%
Fees	None
Features	<ul style="list-style-type: none"> • Declared rate strategy • Indexed strategies: <ul style="list-style-type: none"> • 1-Year 50% Downside Participation Rate with Cap • 1-Year 50% Downside Participation Rate with Upside Participation Rate • 1-Year 10% Buffer with Cap • 1-Year 10% Buffer with Upside Participation Rate • 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 • 1-Year -10% Floor with Cap • 1-Year 0% Floor with Cap • 2-Year 50% Downside Participation Rate with Cap • 2-Year 50% Downside Participation Rate with Upside Participation Rate • 3-Year 10% Buffer with Upside Participation Rate • 3-Year 20% Buffer with Upside Participation Rate • 6-Year 10% Buffer with Upside Participation Rate • 6-Year 20% Buffer with Upside Participation Rate <p><i>6-year strategies only available for terms beginning in first contract year, 3-year strategies only available for terms beginning in first four contract years. Not all strategies available with all indexes and ETFs.</i></p> • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders • Performance lock available on select strategies. <p>For more information and availability by strategy, please refer to the Product Overview.</p>

REGISTERED INDEX-LINKED ANNUITIES (CONT.)

Index Summit 6 Pro	
Issue ages	Up to age 80
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • 401(a) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified
Purchase payments	<p>Minimum: \$25,000</p> <p>Additional purchase payments of at least \$10,000 accepted in first two months of contract</p>
Early withdrawal charges	6-year declining starting at 9%
Fees	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.95%
Features	<ul style="list-style-type: none"> • Crediting strategies: <ul style="list-style-type: none"> • 1-Year 50% Downside Participation Rate with Cap • 1-Year 50% Downside Participation Rate with Upside Participation Rate • 1-Year 10% Buffer with Cap • 1-Year 10% Buffer with Upside Participation Rate • 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 • 1-Year -10% Floor with Cap • 1-Year 0% Floor with Cap • 2-Year 50% Downside Participation Rate with Cap • 2-Year 50% Downside Participation Rate with Upside Participation Rate • 3-Year 10% Buffer with Upside Participation Rate • 3-Year 20% Buffer with Upside Participation Rate • 6-Year 10% Buffer with Upside Participation Rate • 6-Year 20% Buffer with Upside Participation Rate <p><i>6-year strategies only available for terms beginning in first contract year, 3-year strategies only available for terms beginning in first four contract years. Not all strategies available with all indexes and ETFs.</i></p> • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders • Performance lock available on select strategies. <p>For more information and availability by strategy, please refer to the Product Overview.</p>

Registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual AscendSM. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates). Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance CompanySM.

For additional product features, please see the Product Overview. The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

Extended care and terminal illness waiver riders not available in all states. Extended care waiver is offered under form numbers R6026109NW, R6032410NW or R1462316NW. Terminal illness waiver offered under form numbers R6025809NW, R6032310NW or R1462416NW. Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form numbers ICC21-P1152221NW, ICC21-P1151521NW, P1086811NW, P1081610NW, ICC21-P1152121NW, ICC21-P1476721NW, P1825218NW, P1833621NW and rider form numbers R6036711NW and R6042513NW. Form numbers, features and availability may vary by state. Product may not be available in all states.

All guarantees subject to the claims-paying ability of MassMutual Ascend.

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