

# Product Reference Guide

for Financial Institutions

## FIXED ANNUITIES

	American Freedom Classic 3	American Freedom Classic 5	American Freedom Aspire 5	American Freedom Aspire 7
<b>Issue ages</b>	Up to age 89	Up to age 89	Up to age 89	Up to age 85
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>• 403(b) (Traditional &amp; Roth)</li> <li>• 457(b)</li> <li>• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>• Non-qualified</li> <li>• Inherited non-qualified</li> </ul>			
<b>Purchase payments</b>	<b>Minimum: \$10,000</b>	<b>Minimum: \$25,000</b>	<b>Minimum: \$2,000</b> Additional purchase payments of at least \$2,000 accepted	<b>Minimum: \$2,000</b> Additional purchase payments of at least \$2,000 accepted
<b>Early withdrawal charges</b>	6-year declining starting at 8%	5-year declining starting at 8%	5-year rolling starting at 7%	7-year rolling starting at 7%
<b>Market value adjustment</b>	Yes	Yes	No	No
<b>Features</b>	<ul style="list-style-type: none"> <li>• Offers two three-year terms</li> <li>• Interest rates are set at the beginning of each term, and are guaranteed for three years</li> <li>• Early withdrawal charges and MVAs do not apply to surrenders in the last 30 days of the first three-year term</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Offers an initial five-year term</li> <li>• Interest rates are set at the beginning of each term, and are guaranteed for that term</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed increasing rates for each purchase payment during its five-year term</li> <li>• Return of premium guarantee on or after the third contract anniversary</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed increasing rates for each purchase payment during its seven-year term</li> <li>• Return of premium guarantee on or after the third contract anniversary</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> </ul>

## FIXED ANNUITIES

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

## FIXED-INDEXED ANNUITIES

	AssuranceSelect 3 Plus	AssuranceSelect 5	AssuranceSelect 5 Plus	AssuranceSelect 7	AssuranceSelect 7 Plus
<b>Issue ages</b>	0-90 (qualified) 0-90 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	0-89 (qualified) 0-89 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)	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)	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>• 403(b) (Traditional &amp; Roth)</li> <li>• 457(b)</li> <li>• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>• Non-qualified</li> <li>• Inherited non-qualified</li> </ul>				
<b>Purchase payments</b>	<b>Minimum: \$50,000</b> Additional purchase payments of at least \$2,000 accepted in first two months of contract	<b>Minimum: \$10,000</b> Additional purchase payments of at least \$2,000 accepted in first year of contract	<b>Minimum: \$10,000</b> Additional purchase payments of at least \$2,000 accepted in first year of contract	<b>Minimum: \$10,000</b> Additional purchase payments of at least \$2,000 accepted in first 10 contract years <i>May vary by state</i>	<b>Minimum: \$10,000</b> Additional purchase payments of at least \$2,000 accepted in first 10 contract years
<b>Early withdrawal charges</b>	3-year declining starting at 8%	5-year declining starting at 9%	5-year declining starting at 8%	7-year declining starting at 9%	7-year declining starting at 8%
<b>Market value adjustment</b>	Yes	No	Yes	No	Yes
<b>Features</b>	<ul style="list-style-type: none"> <li>• Indexed strategies: Point-to-point with cap, participation rate or participation rate lock</li> <li>• GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Indexed strategies: Point-to-point with cap</li> <li>• GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Indexed strategies: Point-to-point with cap, participation rate or cap lock</li> <li>• GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Indexed strategies: Point-to-point with cap, participation rate or monthly averaging with cap</li> <li>• GMSV: 100% of purchase payments plus interest credited at a guaranteed minimum rate</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> <li>• Optional riders: IncomeSecure; Inheritance Enhancer</li> </ul>	<ul style="list-style-type: none"> <li>• Indexed strategies: Point-to-point with cap, participation rate or cap lock</li> <li>• GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> <li>• Optional riders: IncomeSecure; Inheritance Enhancer</li> </ul>

## FIXED-INDEXED ANNUITY RIDERS

Only available with AssuranceSelect 7 and AssuranceSelect 7 Plus

	IncomeSecure	Inheritance Enhancer
<b>Issue ages</b>	40-85 (qualified and non-qualified); Income payments may begin at age 55	50-85 (qualified and non-qualified)
<b>Current rider charge</b>	0.95% of the income base, deducted from the account value. Subject to change upon reset.	1.15% of death benefit base, deducted from account value.
<b>Features</b>	<ul style="list-style-type: none"> <li>• Guaranteed income rider</li> <li>• 7% rollup credit and 10-year income rollup period</li> <li>• Income payments may be taken at any time, if client is age 55 or older</li> <li>• Resets available at first anniversary</li> <li>• Competitive payout percentages that increase 0.10% each year until income start date</li> <li>• Available income options: single lifetime income and joint lifetime income</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed death benefit rider</li> <li>• 9% rollup credit and 10-year rollup period for issue ages 50-75; 6% for ages 76-85</li> <li>• Resets available at first anniversary</li> </ul>

## REGISTERED INDEX-LINKED ANNUITIES

	Index Summit 6	Index Summit 6 Pro
<b>Issue ages</b>	Up to age 80	Up to age 80
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>• 403(b) (Traditional &amp; Roth)</li> <li>• 457(b)</li> <li>• 401(a)</li> <li>• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>• Non-qualified</li> <li>• Inherited non-qualified</li> </ul>	
<b>Purchase payments</b>	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract
<b>Early withdrawal charges</b>	6-year declining starting at 8%	6-year declining starting at 9%
<b>Fees</b>	None	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.
<b>Features</b>	<ul style="list-style-type: none"> <li>• Declared rate strategy</li> <li>• Indexed strategies: 1-year 50% downside participation rate with cap, 2-year 50% downside participation rate with cap, 1-year 50% downside participation rate with upside participation rate, 2-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% floor with cap, 1-year 0% floor with cap or 6-year 10% buffer with upside participation rate</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> <li>• Performance lock available on select strategies. For more information and availability by strategy, please refer to the Product Overview.</li> </ul>	<ul style="list-style-type: none"> <li>• Crediting strategies: 1-year 50% downside participation rate with cap, 2-year 50% downside participation rate with cap, 1-year 50% downside participation rate with upside participation rate, 2-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% floor with cap, 1-year 0% floor with cap or 6-year 10% buffer with upside participation rate</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> <li>• Performance lock available on select strategies. For more information and availability by strategy, please refer to the Product Overview.</li> </ul>

## REGISTERED INDEX-LINKED ANNUITIES

	Index Frontier 5	Index Frontier 5 Pro	Index Frontier 7	Index Frontier 7 Pro
<b>Issue ages</b>	Up to age 80	Up to age 80	Up to age 80	Up to age 80
<b>Tax qualifications</b>	<ul style="list-style-type: none"> <li>• 403(b) (Traditional &amp; Roth)</li> <li>• 457(b)</li> <li>• 401(a)</li> <li>• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)</li> <li>• Non-qualified</li> <li>• Inherited non-qualified</li> </ul>			
<b>Purchase payments</b>	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract	<b>Minimum: \$25,000</b> Additional purchase payments of at least \$10,000 accepted in first two months of contract
<b>Early withdrawal charges</b>	5-year declining starting at 8%	5-year declining starting at 8%	7-year declining starting at 8%	7-year declining starting at 9%
<b>Fees</b>	None	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.50%.	None	A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 1.00%.
<b>Features</b>	<ul style="list-style-type: none"> <li>• Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap</li> <li>• Bailout feature on indexed strategies</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap</li> <li>• Bailout feature on indexed strategies</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap</li> <li>• Bailout feature on indexed strategies</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Crediting strategies: 10% buffer with cap, -10% floor with cap or 0% floor with cap</li> <li>• Bailout feature on indexed strategies</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals</li> <li>• Extended care and terminal illness waiver riders</li> </ul>

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

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, R6026109OR, R6032410NW, R6032410OR or ICC20-R6032420NW. Terminal illness waiver offered under form numbers R6025809NW, R6032310NW or ICC20-R6032320NW. 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-P1152021NW, P1113516NW, ICC21-P1152121NW, P1080010NW, ICC21-P1476721NW, ICC21-P11522221NW, ICC21-P1151521NW, P1463016NW, P1459716NW, P1086811NW, P1081610NW, P1825218NW, P1833621NW, P1833421NW, P1822317NW, P122217NW and P1833521NW 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.**

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

For producer use only. Not for use in sales solicitation.

NOT FDIC OR NCUSIF INSURED • NO BANK OR CREDIT UNION GUARANTEE • MAY LOSE VALUE  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT

**∴ MassMutual Ascend**