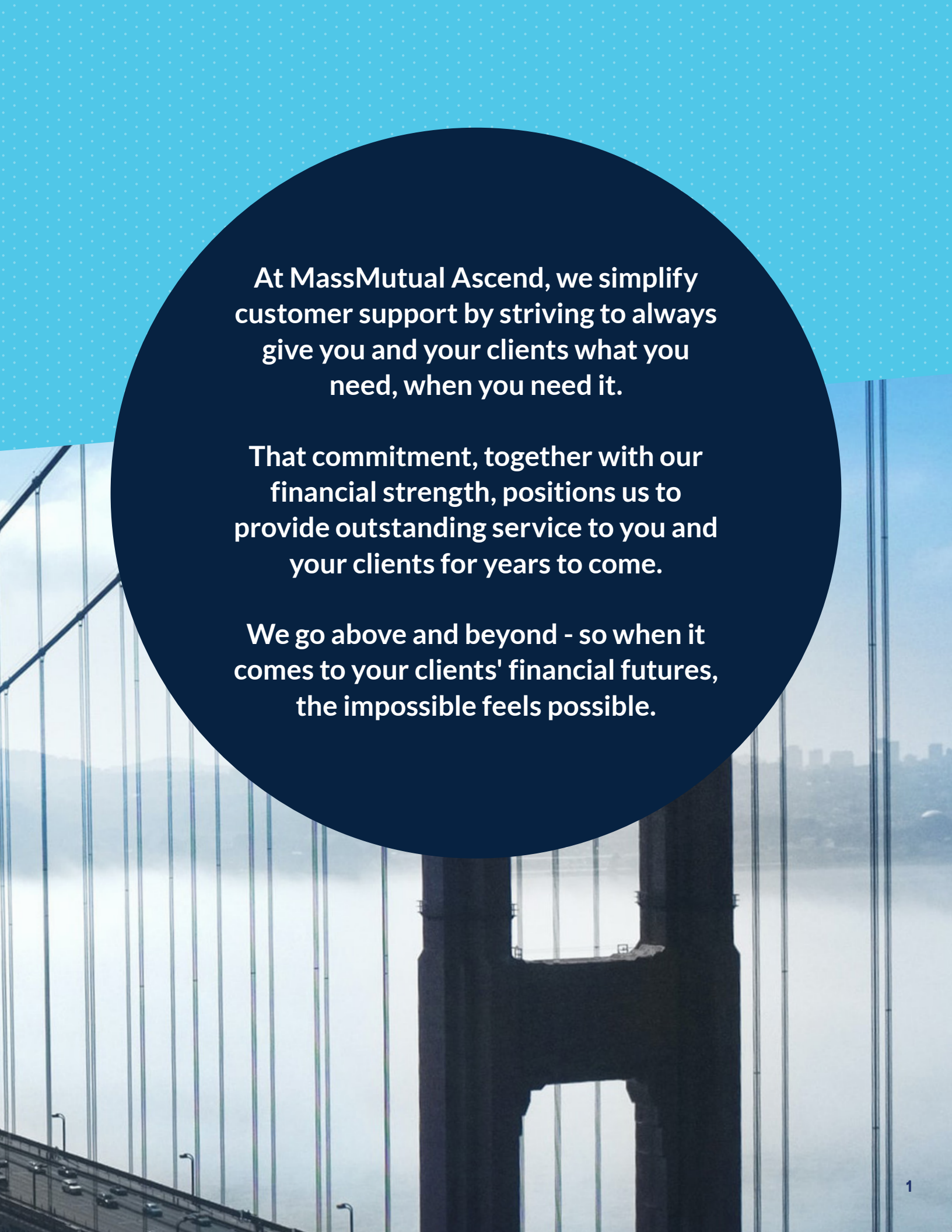


Taking service above and beyond







**At MassMutual Ascend, we simplify
customer support by striving to always
give you and your clients what you
need, when you need it.**

**That commitment, together with our
financial strength, positions us to
provide outstanding service to you and
your clients for years to come.**

**We go above and beyond - so when it
comes to your clients' financial futures,
the impossible feels possible.**

An elevated experience for you

Our focus on streamlined processing and technology-driven solutions makes it easier for you to manage your business.



Digital integration

We support many e-application systems, SureLCTM for advisor appointments and data integration with various Turnkey Asset Management Programs (TAMPs).



E-alerts keep you connected

Receive e-alerts regarding commission statements, new business status, renewal notices, correspondence updates, year-end and quarterly statements, withdrawal notices and more.



Efficient turnaround on new business

Average processing time for new business applications submitted in good order is less than two business days. Applications with funds are processed the day they're submitted.



Real-time updates

Updates for all new business cases are available on our producer websites and updated in real-time.



Expedited trust process

To accelerate the processing of business involving a trust, we do not require copies of trust documents in most circumstances.



Priority service

All cases with an expected premium of \$500,000 or more will receive priority service. In addition, if you have \$5 million or more in annual premium, you will qualify for the Ascend Select Club and receive priority service for all new business you submit regardless of the premium amount.

FEEDBACK FROM OUR PARTNERS



I really appreciate your letters to the client. They are brief, clear and direct questions back to their advisor. No other company I work with does such a good job and supports my relationships the way you do.

Efficient and helpful staff, and products that fit well with my clients' needs.

MassMutual Ascend is always on the cutting edge of what I need.



An elevated experience for your clients

Our simplified customer experience emphasizes proactive service and supports the relationships you build with your clients.



Self-service phone options

Our 24/7 self-service account system makes it easy for clients to request forms and access contract information. You and your clients can access account values, obtain the status of partial withdrawal requests and learn rate and strategy performance details. Additional functionalities include Required Minimum Distribution quotes, mailing or emailing of servicing forms, past withdrawal activity and more!



Experienced representatives

When your clients call, they'll speak with a knowledgeable customer service representative based in Cincinnati, Ohio. Our team provides clients with easy to understand, personalized service and explanations. With our new recognition technology, when a number calling matches a phone number on file we will ask your clients if they are calling about a specific account. No more entering lengthy contract numbers!



Timely withdrawal processing

The average turnaround time for most withdrawal requests payable to the owner is two to three business days. Additionally, partial withdrawals of up to \$100,000 can be processed over the phone or on our website for certain non-qualified and IRA contracts.



Real-time updates utilizing SMS

Clients with a cell phone number on file can opt in to receive text notifications about the status of partial withdrawals and full surrenders. These real-time updates will confirm when we've received their withdrawal request, when the request was processed, and if for any reason, their request was canceled or expired.



Claims resources

Our online claims center allows beneficiaries to file a death claim online, review the status of a claim, access helpful claims videos and securely upload documents. Plus, our claims team works with beneficiaries to ensure a smooth process and provide peace of mind during a difficult time.

FEEDBACK FROM OUR CUSTOMERS



I submitted paperwork for two other annuities, and MassMutual Ascend was the only one that sent me updates on the status of the process. I am very pleased with your company. Thank you for your prompt and courteous service.

Great experience – impeccable communication – will highly recommend to others.

I have been satisfied with my experience with MassMutual Ascend for MANY years.



MassMutual Ascend

Taking financial futures above and beyond

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

As a leading provider of annuities, the status quo isn't a status we ever want. We'll always be in pursuit of better.

Our "A++" rating by AM Best follows more than 40 consecutive years of an "A" or higher rating. This means you can have confidence knowing we'll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you with what you need, when you need it so you can navigate your future with confidence.

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