

# Product Reference Guide

for Farmers

## FIXED ANNUITIES

	SecureGain 3	SecureGain 5	SecureGain 7
<b>Issue ages</b>	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: \$10,000</b>	<b>Minimum: \$10,000</b>
<b>Early withdrawal charges</b>	6-year declining starting at 9%	5-year declining starting at 9%	7-year declining starting at 9%
<b>Market value adjustment</b>	Yes	Yes	Yes
<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>• Extended care and terminal illness waiver riders</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed increasing interest rates during initial five-year term</li> <li>• 0.25% bonus added to base interest rate for the first contract year</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 interest rates during initial seven-year term</li> <li>• 1% bonus added to base interest rate for the first contract year</li> <li>• 10% penalty-free withdrawal beginning first contract year</li> <li>• Extended care and terminal illness waiver riders</li> </ul>

## FIXED-INDEXED ANNUITIES

	American Landmark 3	American Landmark 5	American Legend 7
Issue ages	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)	0-85 (qualified) 0-85 (non-qualified) 0-75 (inherited IRA) 0-75 (inherited non-qualified)
Tax qualifications	<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>		
Purchase payments	<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
Early withdrawal charges	3-year declining starting at 9%	5-year declining starting at 9%	7-year declining starting at 9%
Market value adjustment	Yes	Yes	Yes
Features	<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 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 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 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>

## FIXED-INDEXED ANNUITY RIDERS

	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	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.
Features	<ul style="list-style-type: none"> <li>• Guaranteed income rider</li> <li>• 6% 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>

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<sup>SM</sup> (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual) under contract form numbers P1138919NW, P1088011NW, P1088111NW, P1134618NW, P1112916NW, P1470017NW and rider form numbers R6042513NW and R6036711NW. 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<sup>SM</sup>.**

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

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