

Photo submitted
by Carol from
South Carolina, a valued
annuity customer
since 2016.



Above and Beyond Moments

MassMutual Ascend Life Insurance Company



Photo submitted
by **Dave** from
Texas, a valued
annuity customer
since **2013**.

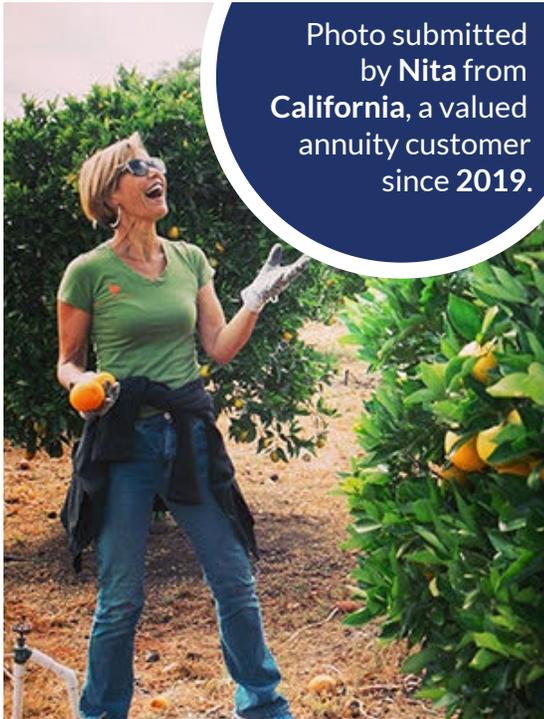


Photo submitted
by **Nita** from
California, a valued
annuity customer
since **2019**.



Photo submitted
by **Carol** from
New York, a valued
annuity customer
since **2011**.



Photo submitted
by **Adrienne** from
Pennsylvania, a valued
annuity customer
since **2002**.

How do you take your days above and beyond?

Whether it's traveling, cooking, spending time with family or enjoying a new hobby, MassMutual Ascend Life Insurance Company is here to help take your financial future above and beyond.

We're focused on providing annuities that are easier to understand, so you can focus on what matters most. Hundreds of thousands of people have entrusted a piece of their retirement to MassMutual Ascend. Let us help you reach your goals, too.



Photo submitted
by **Bonny** from
Missouri, a valued
annuity customer
since **2017**.

Do you want to spend time with family?

Photo submitted by Ginger from North Carolina, a valued annuity customer since 2018.



Photo submitted by Miriam from Texas, a valued annuity customer since 2022.



“Our family may look a little different for every group but there’s that unexplainable sense of well being that a supportive family can bring and it remains constant across the board, just simply ask my wonderful family!”

Violeta from New Jersey, a valued annuity customer since 2018.

Do you see yourself volunteering or starting a new hobby?



“This is a picture of me painting a child’s fingernails at a small church in Costa Rica. I currently live in East Tennessee. I was married for 34 years when my husband passed away from COVID-19 March of 2022. Later that year, I also lost my father. Christmas of 2022 was going to be very different for me, so I decided to sign up for a church mission trip to Costa Rica.”

**Angela from Tennessee,
a valued annuity customer
since 2019.**

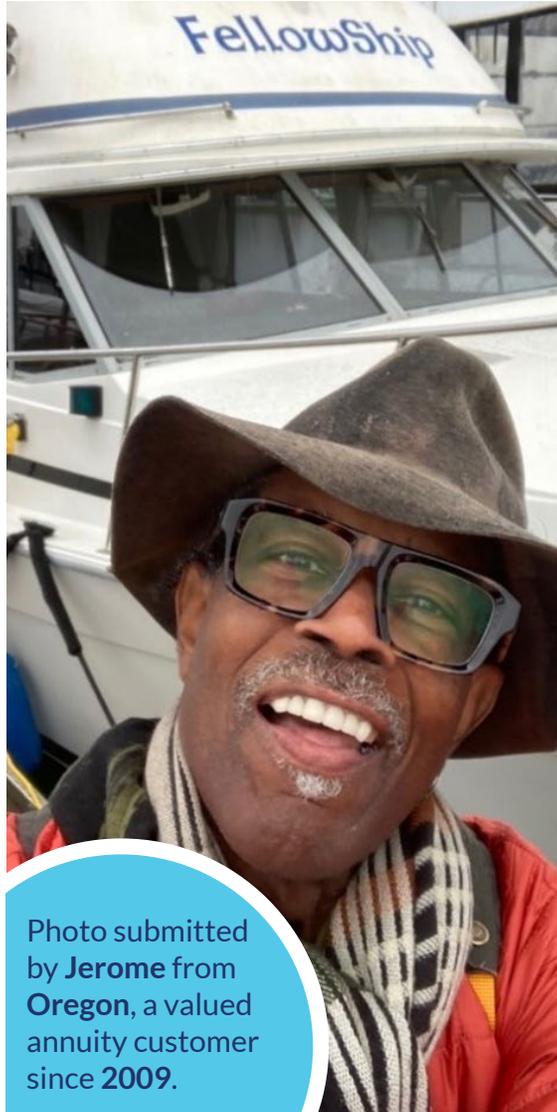


Photo submitted
by **Jerome** from
Oregon, a valued
annuity customer
since 2009.

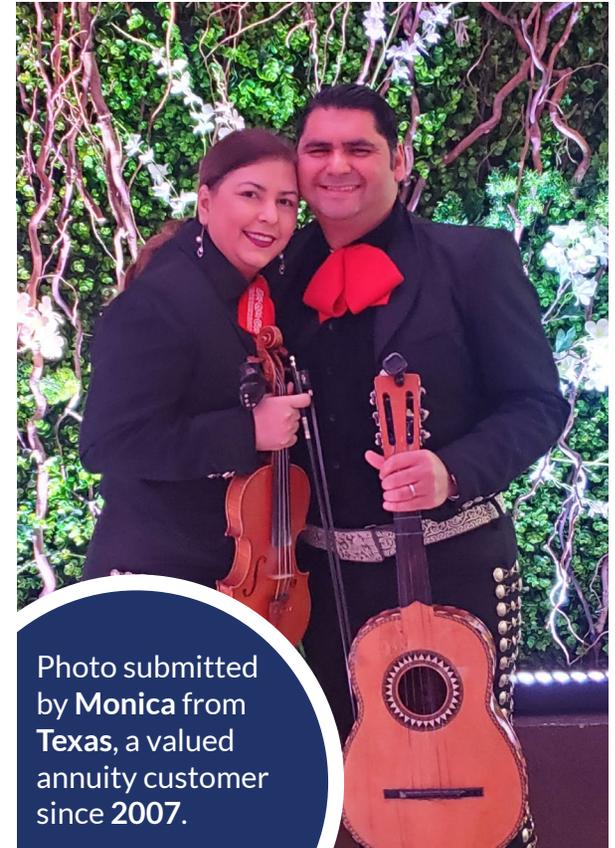


Photo submitted
by **Monica** from
Texas, a valued
annuity customer
since 2007.

Or maybe world travel is your dream...

Photo submitted by **Phil** from **Georgia**, a valued annuity customer since **2018**.



Photo submitted by **David** from **Utah**, a valued annuity customer since **2023**.



“Took a spontaneous trip to explore what Alaska has to offer. This is snowshoeing to Castner Ice Caves.”

Melissa from **Washington**, a valued annuity customer since **2006**.





Photo submitted by **Tina** from **Washington**, a valued annuity customer since **2016**.

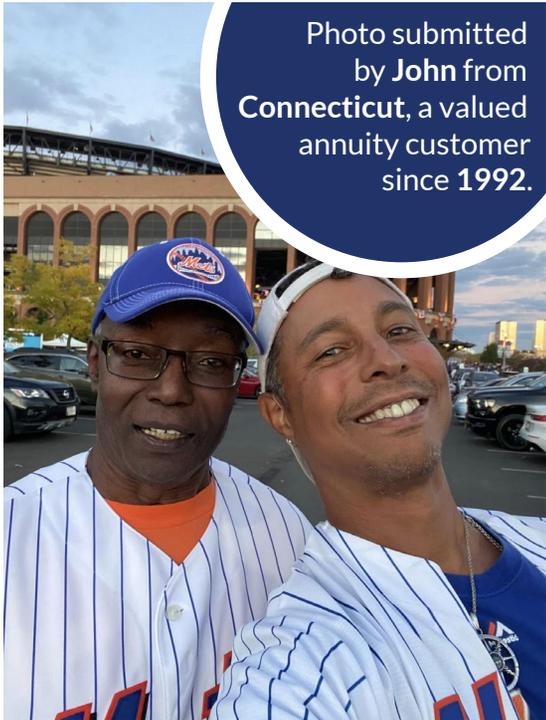


Photo submitted by **John** from **Connecticut**, a valued annuity customer since **1992**.



Photo submitted by **Herb** from **Tennessee**, a valued annuity customer since **2020**.



Photo submitted by **Dennis** from **Vermont**, a valued annuity customer since **2016**.

Is an annuity right for you?

An annuity is designed to protect and grow your money, and then provide a stream of income during your retirement. In fact, other than pensions, annuities are the only products that provide guaranteed lifetime income.

There are several advantages to annuities, including:



Protection and growth

Grow your money while protecting all or some of it from loss.



Tax-deferral

Take advantage of tax-deferred growth.



Retirement income

Turn money you've saved into a regular paycheck for a certain number of years or for life.



Death benefit

An efficient way to leave a legacy for your loved ones.



Photo submitted by **Gayle** from **Texas**, a valued annuity customer since 2018.

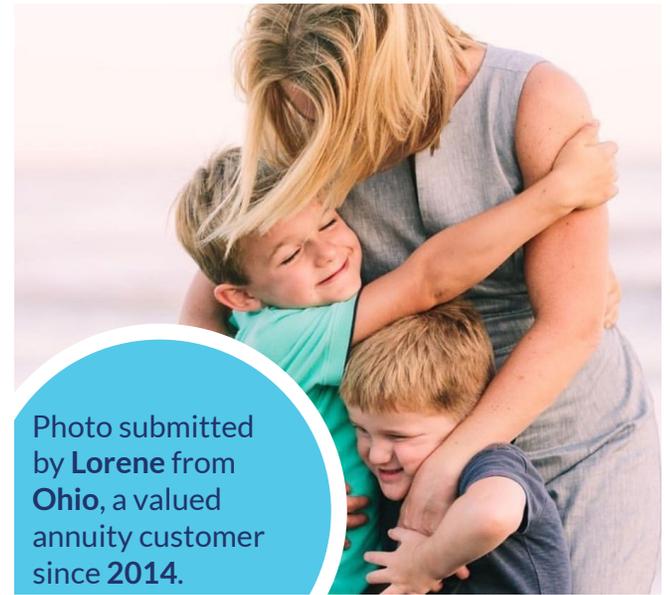


Photo submitted by **Lorene** from **Ohio**, a valued annuity customer since 2014.



Photo submitted by **Rebecca** from **New Mexico**, a valued annuity customer since 2018.

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, we see our products as more than just contracts. Our annuities are transparent and easier to understand, so you always know what to expect.

We have a long history of financial strength and stability. We've received an "A" or higher rating by AM Best for more than 40 years, so 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.

The status quo isn't a status we ever want. At MassMutual Ascend, we'll always be in pursuit of better – so you can navigate your future with confidence.

Learn more at [MassMutualAscend.com](https://www.massmutualascend.com).



Photo submitted by **Cindy** from **California**, a valued annuity customer since **2005**.

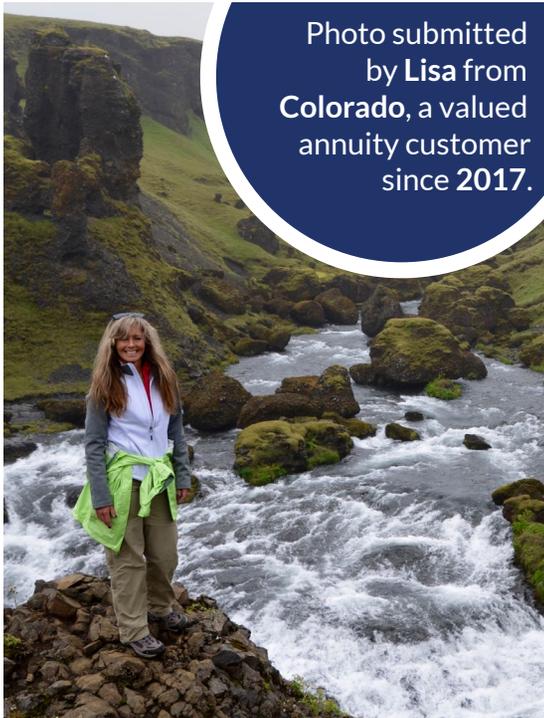


Photo submitted by **Lisa** from **Colorado**, a valued annuity customer since **2017**.



Photo submitted by **Wallace** from **New Jersey**, a valued annuity customer since **2018**.



Photo submitted by **Imelda** from **New Jersey**, a valued annuity customer since **2020**.

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Please note, this is a general description of the product. Please read your contract, including the endorsements and riders, for definitions and complete terms and conditions, as this is a summary of the annuity's features. For use with contract forms P1135619ID, ICC21-P1152021NW, ICC21-P1152221NW, ICC22-P1165222NW, P1020203NW, P1110416ID, ICC21-P1476721NW, ICC22-P1165322NW, ICC21-P1152121NW, P1138919ID, P1088011ID, P1088111ID, P1463016ID, P1459716ID, P1123117ID, P1123217ID, P1133518ID, P1086811ID, P1081610ID, ICC21-P1151521NW, ICC21-P1151621NW, P1074514ID, P1113516ID, P1471718ID, P1126818ID, P1135619ID, P1140119ID, P1146620ID, P1140219ID, P1110416ID, ICC20-P1144420NW, ICC20-P1144420NW-NoMVA, ICC20-P1144520NW, ICC20-P1144520NW-NoMVA, ICC20-P1474420NW, ICC20-P1474420NW-NoMVA, P1080010ID, P1129918ID, P1134618ID, P1112916ID, P1470017ID, P1104414ID, P1841622ID, P1822217ID, P1833421ID, P1822317ID, P1833521ID, P1825218ID, P1833621ID, P1850822NW and P1850822ID. Form numbers vary by state. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. See specific product disclosure document for details.

All guarantees based on the claims-paying ability of MassMutual Ascend.

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

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...MassMutual Ascend