

Index Tracks Retiree Spending Habits

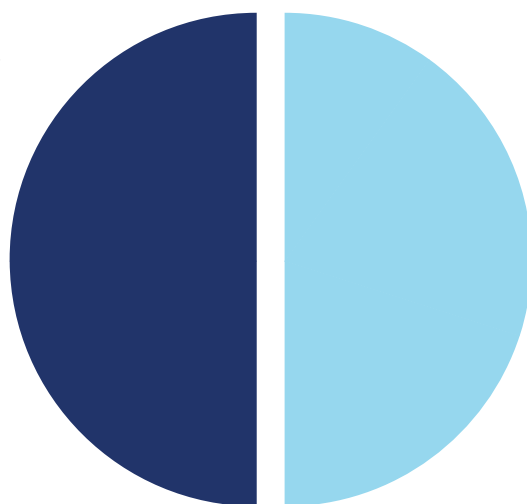
When you purchase a fixed-indexed annuity from MassMutual Ascend Life Insurance Company, you may have the opportunity to allocate money to an indexed strategy that earns interest based in part on the change in the S&P U.S. Retiree Spending Index. This Index is intended to track the spending habits of retirees in the United States.

Why retiree spending matters

The demographics of the United States are shifting in record numbers. Every day, 10,000 individuals leave the workforce and bring their spending power and evolving priorities to the broader economy. The demands of the baby boomer generation are expected to reshape certain economic sectors.

The **S&P U.S. Retiree Spending Index** is designed to measure these evolving economic sectors and performance of certain treasuries. The Index is made up of **50% equities** and **50% fixed income**.

The fixed income portion of the Index provides exposure to short- and long-term treasuries, typically held by retirees for stable income.



The equity portion of the Index provides exposure to stocks from economic sectors that are expected to be impacted by retiree spending.



Housing



Transportation



Entertainment & Leisure



Healthcare



Personal Expenses

Why consider an S&P U.S. Retiree Spending indexed strategy?

The S&P U.S. Retiree Spending Index provides exposure to stocks that are expected to be impacted by retiree spending. This means, you could earn interest based on the stock performance of companies that produce the goods and services you consume.

Please refer to the product's brochure or consult your financial professional for more information on the S&P U.S. Retiree Spending Index and indexed strategies available with your particular fixed-indexed annuity.

For more information on the S&P U.S. Retiree Spending Index, visit US.SPindices.com and search keyword SPRETIRE or call us at 800-789-6771.

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

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