

Ready to Offer An Index Protector FIA

Thank you for your interest in offering an Index ProtectorSM fixed-indexed annuity. The steps below can help walk you through the process.

1. Getting started

Get appointed with MassMutual Ascend Life Insurance Company

To begin the appointment process, please visit MMAscendRIA.com. Please note you must be insurance licensed in order to offer an Index Protector FIA.

Complete required training

Training is required prior to the sale of an Index Protector FIA. Please visit MMAscendRIA.com and click on Training & Certification to complete all required training. Note that Index Protector FIA applications will not be accepted if required training has not been completed.

Review documentation

You may need to update Form ADV before offering an Index Protector FIA.

2. Submitting business

Complete the application

MassMutual Ascend accepts both paper and electronic applications. Please visit MMAscendRIA.com to obtain a paper application or submit business via Quick AppSM, our electronic application system designed specifically for RIAs.

In addition, participating firms may submit electronic applications through the following platforms:

- Affirm by Aplifi
- AnnuityNet by Ebix
- Firelight by Insurance Technologies

Submitting funds to MassMutual Ascend

Index Protector FIA funds can be submitted via the methods below. Please note annuity funds are held at MassMutual Ascend.

- Money settlement from approved Broker/Dealers
- Check payable to MassMutual Ascend Life Insurance Company
- Wire

Other important information

When completing the sale, you may need the CUSIPs:

	Index Protector 7	Index Protector 7 (Non-MVA)	Index Protector 5 MVA	Index Protector 4
CUSIP	38983T438	38983T446	38983V144	38983v136
ISIN Number	US38983T4388	US38983T4461	US38983V1448	US38983V1364

3. Managing within a portfolio

Client correspondence

- After an Index Protector contract is issued, the application and contract will be mailed to you or your client, based on your election on the application. You can also elect to have contracts delivered online through e-delivery.
- Both you and your client will receive an annual Index Protector statement. In addition, your client will receive abbreviated quarterly statements showing the contract values at the end of the period and all transactions during the period.
- Your client can change their indexed strategy allocations at the end of each term. Thirty days prior to the end of the term, your client will receive a form that can be used to request changes. You can also make allocation changes online on a client's behalf.

Fee-based billing

To withdraw fee payments from an Index Protector FIA, please complete the Investment Management Agreement form. Fee payments will not begin until after the free-look period, will not affect income rider benefits and are not subject to early withdrawal charges or MVAs.

Data integration

Simplify your business needs with data integration. We're pleased to support the following solutions:



For more information, call 800-628-8226 or visit MMAscendRIA.com.

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