



# AssuranceSelect 3, 5 and 7 Plus

## Fixed-indexed annuities

### About MassMutual Ascend Life Insurance Company

As a leading provider of annuities, MassMutual Ascend Life Insurance Company is committed to helping people plan for a secure retirement. We offer a level of financial strength that our customers can count on. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

#### AssuranceSelect® 3 Plus

- Issues up to age 90
- Early withdrawal charge applies during first three contract years
- \$50,000 minimum purchase payment
- Additional purchase payments accepted for first two months of contract
- Market value adjustment applies during first three contract years

#### AssuranceSelect® 5 Plus

- Issues up to age 89
- Early withdrawal charge applies during first five contract years
- \$10,000 minimum purchase payment
- Additional purchase payments accepted for first contract year
- Market value adjustment applies during first five contract years

#### AssuranceSelect® 7 Plus

- Issues up to age 85
- Early withdrawal charge applies during first seven contract years
- \$10,000 minimum purchase payment
- Additional purchase payments accepted for first 10 contract years
- Market value adjustment applies during first seven contract years
- Optional income and death benefit rider

#### All three products offer:

- Declared rate and indexed strategies
- 10% penalty-free withdrawals from day one
- Guaranteed minimum surrender value of 87.5% at a guaranteed minimum rate\*

**Charges and adjustments:** Early withdrawal charges, which start at 8%, and market value adjustments apply if you surrender your annuity or take a withdrawal during the applicable contract years. An early withdrawal charge will reduce your account value. A market value adjustment may increase or decrease your account value.

**Strategies:** Funds allocated to the declared rate strategy for a term will earn interest each term at the rate we declare for the term. Funds allocated to an indexed strategy for a term will earn interest based in part on the positive performance of an external index. Interest for a term of an indexed strategy is guaranteed to never be less than 0%.

**Penalty-Free Withdrawals:** Each year, you can withdraw a portion of your money without an early withdrawal charge or market value adjustment. In the first contract year, this amount is 10% of your purchase payment. After that, this amount is 10% of the sum of your account value on the most recent contract anniversary plus any subsequent purchase payments.

**\*Guaranteed minimum surrender value is 87.5% of purchase payments, plus interest credited daily at a minimum guaranteed rate, less prior withdrawals, not including amounts applied to pay an early withdrawal charge, a negative market value adjustment or a rider charge.**

Products and riders issued by MassMutual Ascend Insurance Company<sup>SM</sup> (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under form numbers ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1135619NW, P1126818NW, P1471718NW, P1135619ID, P1126818ID, P1471718ID, P1135619OR, P1126818OR, P1471718OR, E6043517NW, E6043617OR, E6043917OR, E6051217OR, E6053117OR, E6053217OR and E6060218OR. Not available in all states. Form numbers and features may vary by state. All guarantees based on the claims-paying ability of MassMutual Ascend<sup>SM</sup>. Please refer to the contract for definitions and complete terms and conditions, as this is a summary of the annuity features.

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

NOT FDIC OR NCUSIF INSURED • NO BANK OR CREDIT UNION GUARANTEE • MAY LOSE VALUE  
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT

 **MassMutual Ascend**

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