MassMutual Ascend
Life Insurance Company

Understanding the S&P 500® Performance Trigger

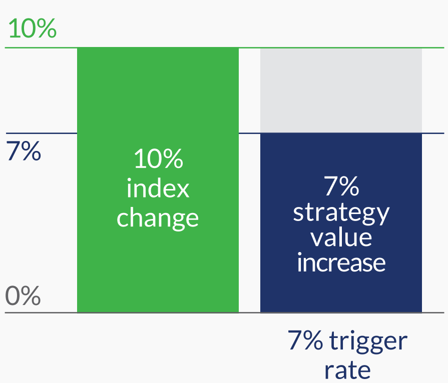
When you purchase a fixed-indexed annuity from MassMutual Ascend Life Insurance Company, you may have the opportunity to allocate money to the S&P 500® Performance Trigger strategy. This strategy offers earning potential up to the trigger rate that is set for each term, providing the opportunity for steady, predictable growth.

Let's take a closer look

When index performance is positive or level, the trigger rate is credited. See how this strategy with a **hypothetical 7% trigger rate** would have performed in the event of different index changes.

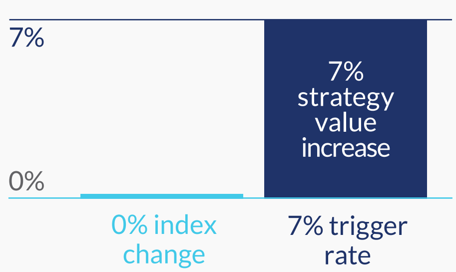
10% index change

The example shows how a positive index change of 10% would result in a 7% strategy value increase, based on the 7% trigger rate.



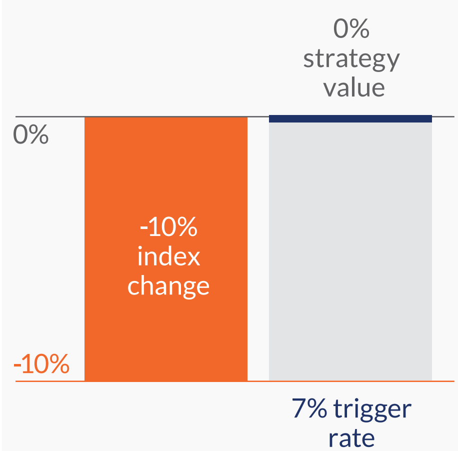
0% index change

The example shows how a level index change of 0% would result in a 7% strategy value increase, based on the 7% trigger rate.



-10% index change

The example shows how a negative index change of -10% would result in a 0% strategy value, based on the 7% trigger rate.



The table below shows alternative index changes and their resulting strategy value changes.

Index Change	Strategy Value
10%	7%
5%	7%
0%	7%
-5%	0%
-10%	0%

Talk with your financial professional about how the S&P 500 Performance Trigger strategy could fit into your fixed-indexed annuity and help you reach your financial goals.

For advice tailored to your specific circumstances, contact your financial professional.

MassMutual Ascend℠ is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

When you allocate funds to an indexed strategy linked to the S&P 500®, you are not investing directly in the index. S&P 500 indexed strategy returns are based on the performance of the S&P 500 Price Return Index, excluding dividends paid on the underlying stocks included in the index. Limitations on strategy returns include caps, participationrates and trigger rates.
In addition, strategy returns reflect changes over terms, not over calendar years.

For use with contract forms ICC25-P1470025NW, ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, ICC20-P1144420NW, ICC20-P1144520NW, ICC20-P1474420NW and ICC25-P1178825NW. Form numbers vary by state. Products and features may vary by state. Not available in all states.

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

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

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

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