

# Unique solutions for today's unpredictable market

A registered index-linked annuity from MassMutual Ascend offers market-linked growth opportunity while providing partial protection against market loss. See which solution may be a fit for your clients.

	Index Frontier 5	Index Frontier 7	Index Summit 6
Upside potential	Limited by cap	Limited by cap	Limited by cap or upside participation rate
Downside protection	Limited by floor or buffer	Limited by floor or buffer	Limited by downside participation rate or buffer
Crediting strategies	<p><b>10% buffer indexed strategy</b> provides growth potential up to a cap and protects against the first 10% of index losses each term</p> <p><b>-10% floor indexed strategies</b> provide growth potential up to a cap and protect against index losses in excess of -10%</p> <p><b>0% floor indexed strategies</b> provide growth potential up to a cap and complete protection against index losses</p> <p><b>Declared rate strategy</b> credits interest daily at a fixed rate</p>	<p><b>10% buffer indexed strategy</b> provides growth potential up to a cap and protects against the first 10% of index losses each term</p> <p><b>-10% floor indexed strategies</b> provide growth potential up to a cap and protect against index losses in excess of -10%</p> <p><b>0% floor indexed strategies</b> provide growth potential up to a cap and complete protection against index losses</p> <p><b>Declared rate strategy</b> credits interest daily at a fixed rate</p>	<p><b>50% downside participation rate with cap strategies</b> offer upside potential limited by a cap and protect against 50% of index losses each term</p> <p><b>50% downside participation rate with upside participation rate strategies</b> offer upside potential limited by an upside participation rate and protect against 50% of index losses each term</p> <p><b>10% buffer indexed strategy*</b> offers upside potential limited by an upside participation rate and protects against the first 10% of index losses each term</p> <p><b>Declared rate strategy</b> credits interest daily at a fixed rate</p>
Early withdrawal charges	5-year declining: 8%, 7%, 6%, 5%, 4%	7-year declining: 8%, 7%, 6%, 5%, 4%, 3%, 2%	6-year declining: 8%, 7%, 6%, 5%, 4%, 3%
Bailout feature	Yes	Yes	No
Penalty-free withdrawals	10% beginning first contract year	10% beginning first contract year	10% beginning first contract year
Contract fees	None	None	None
Tax-deferred growth	Yes	Yes	Yes
Death benefit	Greater of account value or purchase payments, less proportional reductions for withdrawals	Greater of account value or purchase payments, less proportional reductions for withdrawals	Greater of account value or purchase payments, less proportional reductions for withdrawals
Waiver riders	Extended care and terminal illness	Extended care and terminal illness	Extended care and terminal illness

\*10% buffer indexed strategy on the Index Summit 6 is a 6-year term strategy that is only available for a term that starts in the first contract year.

**These products can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://MassMutualAscend.com/RILArates).**

The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

**Annuities are intended to be long-term products and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.**

**Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend.**

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