

# How Fees Work

## On Registered Index-Linked Annuities from MassMutual Ascend

MassMutual Ascend's Pro series of registered index-linked annuities can help your clients reach their retirement goals by allowing them to participate in positive market performance while reducing downside risk. In exchange for competitive growth opportunity, these annuities have contract fees that are deducted daily from each strategy and compound to effective annual rates of 0.50%, 0.75% and 1.00%.

Let's take a look at how the contract fees on MassMutual Ascend's Pro series annuities work. In this example, we'll look at a Pro series annuity with a 0.75% fee applied to a strategy with a 1-year term.

Susan purchases a Pro series annuity with a \$100,000 purchase payment. This means that the investment base at the beginning of the first term is \$100,000, which will be reduced by fees each day. Assuming Susan does not take any withdrawals, the total fees over the course of the first term equal the investment base at the beginning of that term (\$100,000) multiplied by the annual rate at which the daily charge compounds (0.75%), meaning her fee for the first term would be \$750 (\$100,000 x 0.75%).

Investment Base At Beginning Of First Term <b>\$100,000</b>	×	Annual Rate At Which Daily Charge Compounds <b>0.75%</b>	=	Total Fee Charged Over Course Of First Term <b>\$750</b>
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Let's say that at the beginning of the fourth term, Susan's investment base has grown to \$150,000. Assuming Susan does not take any withdrawals, the total fees over the course of the fourth term equal the investment base at the beginning of that term (\$150,000) multiplied by the annual rate at which the daily charge compounds (0.75%), meaning her fee for the fourth term would be \$1,125 (\$150,000 x 0.75%).

Investment Base At Beginning Of Fourth Term <b>\$150,000</b>	×	Annual Rate At Which Daily Charge Compounds <b>0.75%</b>	=	Total Fee Charged Over Course Of Fourth Term <b>\$1,125</b>
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The example above assumes no withdrawals were taken from the annuity. Withdrawals would impact fee calculations. The assumed increase in investment base is hypothetical and for illustrative purposes only. For additional information on contract fees, refer to the product prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://MassMutualAscend.com/RILArates).

For information on  
which registered  
index-linked annuities  
you can offer,  
check with your  
Broker/Dealer.

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://www.MassMutualAscend.com/RILArates).

The Index Frontier 5 Pro has a 5-year early withdrawal charge schedule and a 0.50% contract fee. The Index Frontier 7 Pro has a 7-year early withdrawal charge and a 1.00% contract fee. The Index Summit 6 Pro has a 6-year early withdrawal charge and a 0.75% contract fee.

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.

Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract forms P1833421NW, P1833521NW and P1833621NW. Form numbers, features and availability may vary by state. Products may not be available in all states.

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

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