



How Fees Work

On the Index Summit 6 Pro Registered Index-Linked Annuity
from MassMutual Ascend

Not a bank or credit union deposit or obligation • Not FDIC or NCUA-Insured • Not insured by any federal government agency • May lose value • Not guaranteed by any bank or credit union

MassMutual Ascend's Index Summit 6 Pro registered index-linked annuity 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, this annuity has a contract fee that is deducted daily from each strategy and compounds to an effective annual rate of 0.95%.

Let's take a look at how the contract fee on MassMutual Ascend's Index Summit 6 Pro works. In this example, we'll look at the 0.95% fee applied to a strategy with a 1-year term.

Susan purchases an Index Summit 6 Pro 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 (0.95%), meaning her fee for the first term would be \$950 (\$100,000 x 0.95%).

Investment Base At Beginning Of First Term	×	Annual Rate At Which Daily Charge Compounds	=	Total Fee Charged Over Course Of First Term
\$100,000		0.95%		\$950

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 (0.95%), meaning her fee for the fourth term would be \$1,425 (\$150,000 x 0.95%).

Investment Base At Beginning Of Fourth Term	×	Annual Rate At Which Daily Charge Compounds	=	Total Fee Charged Over Course Of Fourth Term
\$150,000		0.95%		\$1,425

How do fees work for multi-year terms?

For indexed strategies with 3- and 6-year terms, the fee is calculated off the investment base each year during the term. As a result, the investment base and annual fee will both decrease at the end of each year during the term. Then, interest will be credited to the investment base at the end of the term. Let's take a closer look.

If Susan allocated her \$100,000 purchase payment to a 3-year term strategy, her investment base and annual fees would be:

YEAR	INVESTMENT BASE	FEEES
1	\$100,000	\$950
2	\$99,050	\$941
3	\$98,109	\$932

Since the investment base at the end of the 3-year term is \$97,177 ($\$98,109 - \932), interest would be credited based on that dollar amount.

If Susan allocated her \$100,000 purchase payment to a 6-year term strategy, her investment base and annual fees would be:

YEAR	INVESTMENT BASE	FEEES
1	\$100,000	\$950
2	\$99,050	\$941
3	\$98,109	\$932
4	\$97,177	\$923
5	\$96,254	\$914
6	\$95,339	\$906

Since the investment base at the end of the 6-year term is \$94,433 ($\$95,339 - \906), interest would be credited based on that dollar amount.

Examples assume no withdrawals were taken from the annuity. Withdrawals would impact fee calculations. In the example on page 2, 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://www.massmutual.com/ascend/ril-arates).

For more
information on the
Index Summit 6 Pro
registered index-linked
annuity, visit
MMAscendConnect.com.

The Index Summit 6 Pro registered index-linked annuity 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.

The Index Summit 6 Pro has a 6-year early withdrawal charge and a 0.95% 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.

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

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