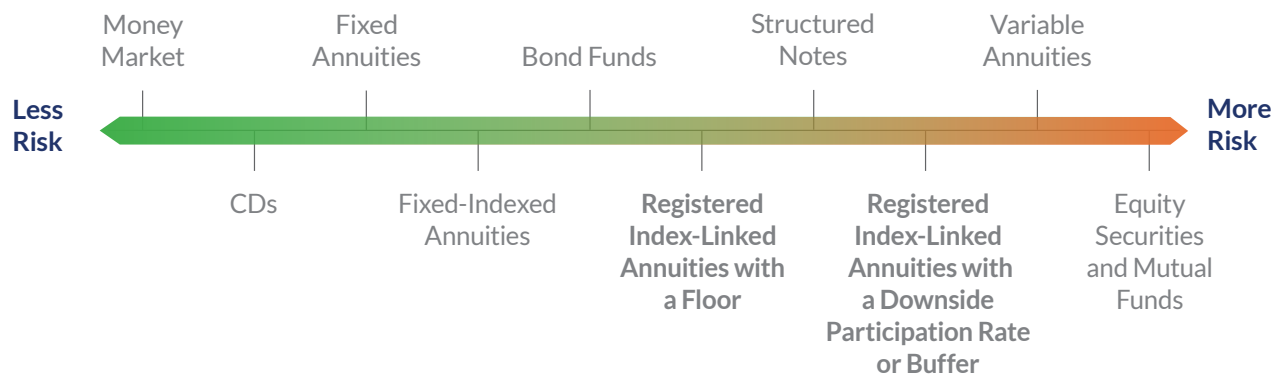


Finding Balance on the Investment Continuum

Weighing clients' risk tolerance is an important first step in helping them plan and invest for retirement. Risk-averse clients may consider money market or bond funds, but such conservative investments can offer little growth potential and could leave them short on retirement income. More aggressive clients may consider investing directly in the market, but a market downturn could wipe out years of savings and derail their retirement plans.

An Alternative Solution

It's likely you have clients who fall between the ends of the investment continuum. MassMutual Ascend offers registered index-linked annuity solutions that can help balance the need for growth and protection.



This graphic illustrates generalized risk levels between a variety of investments and insurance contracts. Various factors may impact risk levels.

MassMutual Ascend's registered index-linked annuities offer index-linked growth potential and partial protection from market losses. Index Frontier® and Index Frontier® Pro annuities offer strategies with a 0% floor, a -10% floor, or a 10% buffer. The Index Summit 6® and Index Summit 6® Pro annuities offer strategies with a 50% downside participation or a 10% buffer. Other benefits of these products include tax deferral and guaranteed lifetime income, which are unique to annuities and unavailable on many alternative investments.

Registered index-linked annuities may be a good fit for clients seeking:

- Higher-risk investments without investing directly in the market
- Greater growth potential and reduced exposure to loss
- Tax-deferred growth
- Diversified earning potential

The Index Frontier 5 Pro, Index Frontier 7 Pro and Index Summit 6 Pro have contract fees deducted from each strategy on a daily basis that compound to effective annual rates of 0.50%, 1.00% and 0.75%, respectively. The Index Frontier 5, Index Frontier 7 and Index Summit 6 do not have contract fees.

An early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance. If under age 59½, the taxable amount withdrawn from a qualified or non-qualified annuity is generally subject to a 10% federal penalty tax. Registered index-linked annuities involve risk and may not be suitable for all investors.

The Index Frontier and Index Summit 6 annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend. 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).

In the Index Frontier contract and prospectus, a cap is referred to as a maximum gain and a floor is referred to as a maximum loss.

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

Products are issued by MassMutual Ascend (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under contract forms P1822217NW, P1822317NW, P1825218NW, P1833421NW, P1833521NW, and P1833621NW, and endorsement form E1826318NW, and rider forms R1462416NW and R1462316NW (not available in Massachusetts). Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states.

All guarantees subject to the claims-paying ability of MassMutual Ascend. For producer use only. Not for use in sales solicitation.

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