

Understanding Rate Lock

For Index Frontier 5 Plus

In the event of a rate decrease, our annuity new money rate lock procedure allows new contracts to receive the previous, higher rate if the steps set out below are completed within the specified periods of time.

Steps to Keep in Mind When Submitting Business

Cash with Application/Wire

In order to “lock in” the previous, higher rate:

- **Electronic applications** must be submitted to your back office for approval by the day prior to the new rate effective date. Paperwork and funds must be received by MassMutual Ascend within eight calendar days of the date the application was submitted to your back office.

Transfers and Rollovers

On the 6th and 20th of each month, purchase payments are moved from the holding account to the selected indexed strategy(ies). These days are referred to as buy dates.

In order to “lock in” the previous, higher rate:

1. **Electronic applications** must be submitted to your back office for approval by the day prior to the new rate effective date and received by MassMutual Ascend within eight calendar days of the date the application was submitted to your back office.
2. Funds must be received by MassMutual Ascend by 5 p.m. ET on the third buy date following the sign date. Please note if the sign date falls on a buy date, this counts as one of the three buy dates. Additionally, if the third buy date falls on a weekend or holiday, funds must be in the Home Office by 5 p.m. ET on the business day preceding the third buy date.
3. Depending on when MassMutual Ascend receives funds, the rates applied for 1-year strategies use methods that differ from the methods used to determine the applicable rates for 5-year strategies in the event rates have increased. For the 1- year strategies, the better of the rate applicable on the application sign date and the rate applicable on the buy date is applied. For the 5-year strategies, the rate applicable on the application sign date is applied. Please refer to the product prospectus for more information and detailed examples.

New Business Procedures

1. Rates are “locked in” for three buy dates following the application sign date
Example: App signed on Jan. 1; Money needs to be in the door by Feb. 6
(buy dates = Jan. 6, Jan. 20, Feb. 6)
2. If sign date is on a buy date, that counts as the first buy date
Example: App signed on Jan. 6; Money needs to be in the door by Feb. 6
(buy dates = Jan. 6, Jan. 20, Feb. 6)

Rate lock does not apply to funds in a purchase payment account.

MassMutual Ascend'sSM registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance CompanySM. This material must be preceded or accompanied by a prospectus. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILARates.

A buy date may also be referred to as a sweep date, and in the product prospectuses, is referred to as a strategy application date.

All guarantees are backed by the claims-paying ability of the issuing insurance company.

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).

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