

How to sell the Index Achiever Advisory registered index-linked annuity

The Index Achiever® Advisory registered index-linked annuity (RILA) is an insurance product that is registered and intended for fee-based advisors. Here is an outline of the requirements that must be met in order to sell this product.

Licensing Requirements

To sell the Index Achiever Advisory, you must be:

- An **Insurance Agent** with an active insurance license for the state in which you will write business
- A **Registered Representative** (RR) with a **Broker Dealer** (BD), having completed either your **Series 6 or Series 7** qualification exam
- An **Investment Advisor Representative** (IAR) with a **Registered Investment Advisor** (RIA), having completed either your **Series 65 or Series 66** qualification exam

Broker Dealer and Registered Investment Advisor Contracting Requirements

To sell the Index Achiever Advisory, your BD and RIA must meet the following requirements:

- BD must have an active RILA selling agreement with MassMutual Ascend
 - To see if your BD has an active agreement, visit MMAscend.com/GetContracted, click For Broker/Dealers, and click [Registered Index-Linked Annuity list](#)
 - If your BD does not have an active agreement, [complete the Agreement and Supporting Documentation](#) for registered index-linked annuities
- RIA must be registered with MassMutual Ascend
 - To register your RIA, visit MMAscendRIA.com and click “Get Started” and “Registered Investment Advisory Firm”

Once these requirements are met, you will be appointed with MassMutual Ascend in the states in which you'll be signing applications. Please note that your appointment through your BD must be affiliated with your RIA.

- To affiliate your agent number with your RIA, please visit MMAscendRIA.com and click “Get Started” and “Investment Advisory Representative”.

Product Training

Your BD may require you to complete Index Achiever Advisory product training prior to writing business. Check with your BD for training requirements.

For more information, call 800-628-8226 or visit MMAscendRIA.com.

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

Products are issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form ICC24-P1841724NW.

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

This content does not apply in the state of New York.

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FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

∴ MassMutual Ascend