



Registered index-linked annuity comparison:

Unique solutions for today's unpredictable market

A registered index-linked annuity from MassMutual Ascend offers market-linked growth opportunity while providing partial protection against market loss. See which solution may be a fit for your clients.

| | Index Summit 6 | Index Summit 6 Pro | Index Achiever Advisory |
|-----------------------------|---|---|---|
| Annuity type | Commission-based | Commission-based | Fee-based |
| Upside potential | Limited by cap or upside participation rate | Limited by cap or upside participation rate | Limited by cap or upside participation rate |
| Downside protection | Limited by downside participation rate, floor or buffer | Limited by downside participation rate, floor or buffer | Limited by downside participation rate, floor or buffer |
| Crediting strategies | <p>50% downside participation rate with cap strategies offer upside potential limited by a cap and protect against 50% of index losses each term</p> <p>50% downside participation rate with upside participation rate strategies offer upside potential limited by an upside participation rate and protect against 50% of index losses each term</p> <p>-10% floor indexed strategies provide growth potential up to a cap and protect against index losses in excess of -10%</p> <p>0% floor indexed strategies provide growth potential up to a cap and provide complete protection against index losses</p> <p>10% buffer with upside participation rate strategy* offers upside potential limited by an upside participation rate and protects against the first 10% of index losses each term</p> <p>10% buffer with cap index strategy offers upside potential up to a cap and protects against the first 10% of index losses each term</p> <p>Declared rate strategy credits interest daily at a fixed rate</p> | <p>50% downside participation rate with cap strategies offer upside potential limited by a cap and protect against 50% of index losses each term</p> <p>50% downside participation rate with upside participation rate strategies offer upside potential limited by an upside participation rate and protect against 50% of index losses each term</p> <p>-10% floor indexed strategies provide growth potential up to a cap and protect against index losses in excess of -10%</p> <p>0% floor indexed strategies provide growth potential up to a cap and provide complete protection against index losses</p> <p>10% buffer with upside participation rate strategy* offers upside potential limited by an upside participation rate and protects against the first 10% of index losses each term</p> <p>10% buffer with cap index strategy offers upside potential up to a cap and protects against the first 10% of index losses each term</p> | <p>50% downside participation rate with upside participation rate strategies offer upside potential limited by an upside participation rate and protect against 50% of index losses each term</p> <p>-10% floor indexed strategies provide growth potential up to a cap and protect against index losses in excess of -10%</p> <p>10% buffer with upside participation rate strategy* offers upside potential limited by an upside participation rate and protects against the first 10% of index losses each term</p> <p>10% buffer with cap index strategy offers upside potential up to a cap and protects against the first 10% of index losses each term</p> <p>Declared rate strategy credits interest daily at a fixed rate</p> |

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|---------------------------------|---|---|---|
| Early withdrawal charges | 6-year declining: 8%, 7%, 6%, 5%, 4%, 3% | 6-year declining: 9%, 8%, 7%, 6%, 5%, 4% | None |
| Market value adjustment | None | None | Yes, an MVA will apply if the contract is surrendered or a withdrawal is taken from indexed strategies during the first six contract years. The MVA does not apply to withdrawals taken from the declared rate strategy |
| Penalty-free | 10% beginning first contract year | 10% beginning first contract year | No, however the MVA does not apply to withdrawals taken from the declared rate strategy or to amounts taken from an indexed strategy to pay for advisory fees. A maximum of 12% can be allocated to the declared rate strategy for initial allocations and reallocations at the end of a term |
| Contract fees | None | A fee is deducted daily from each strategy and compounds to an effective annual rate of 0.75% | None |
| Tax-deferred growth | Yes | Yes | Yes |
| Death benefit | Greater of account value or purchase payments, less proportional reductions for withdrawals | Greater of account value or purchase payments, less proportional reductions for withdrawals | Greater of account value or purchase payments, less proportional reductions for withdrawals |
| Waiver riders | Extended care and terminal illness | Extended care and terminal illness | Extended care and terminal illness |

*The S&P 6-Year 10% Buffer with Upside Participation Rate strategy on the Index Summit 6, Index Summit 6 Pro and Index Achiever Advisory is a 6-year term strategy that is only available for a term that starts in the first contract year.

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The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

The Index Achiever Advisory is intended for use where there is an advisory agreement between a client and a registered investment advisor. MassMutual Ascend is not an investment adviser and the information provided in this document is not investment advice. You should consult with your investment professional for advice based on your personal circumstances and financial situation.

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 AscendSM.

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