

Understanding The 6-Year 20% Buffer With Upside Participation Rate Indexed Strategy On A Registered Index-Linked Annuity

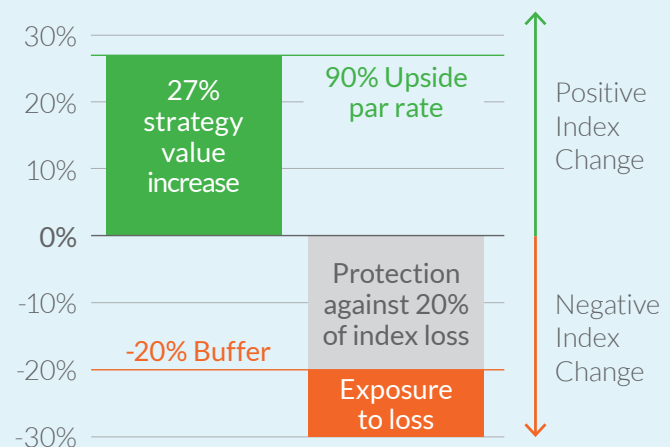
When you purchase a registered index-linked annuity from MassMutual Ascend Life Insurance Company, you may have the opportunity to allocate funds to a 6-Year 20% Buffer with Upside Participation Rate indexed strategy. This strategy:

- Credits interest at the end of its 6-year term
- Features a 20% buffer that protects against the first 20% of index losses during the 6-year term
- Allows participation in market-linked growth with an upside participation rate

HOW IT WORKS

- The upside participation rate is set at the beginning of the 6-year term and is guaranteed to apply for the entire term
- The index change is calculated by comparing the index value at the beginning of the 6-year term to the index value at the end of the 6-year term
- If the index change is positive, the upside participation rate is applied
- If the index change is negative, the 20% buffer is applied

Let's take a look at how a 6-Year 20% Buffer strategy with a hypothetical 90% Upside Participation Rate would perform in the event of a 30% index change and a -30% index change.



For illustrative purposes only.

The example shown uses hypothetical index changes to show how interest would be credited on a 6-year 20% buffer strategy with a hypothetical 90% upside participation rate. Different assumptions would lead to different results.

This strategy is only available for a term that starts in the first contract year.

Under the best circumstances in an increasing market, this 6-year term strategy would be credited the upside participation rate multiplied by the positive index change each term. Under the worst circumstances in a decreasing market, this 6-year term strategy would lose 80% of its value at the end of the term.

Before the end of a term, the buffer is reflected in the option values used to calculate decreases in strategy values. We cannot change the buffer for an indexed strategy that we currently offer. For more information on strategy values before the end of a term, please see the product prospectus.

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