

Working With An Outside Insurance Desk Quick Start Guide

Thank you for your interest in offering fee-based annuities through an Outside Insurance Desk (OID). The steps below can help walk you through the process.



1. Getting started

Register with MassMutual Ascend

To begin the registration process, please visit MMAscendRIA.com and select *Get Started* in the upper right-hand corner.

1. Register RIA

- Choose *Registered Investment Advisory Firm* to register your RIA.

2. Register IAR

- Choose *Investment Advisory Representative* to register as an IAR.

Review documentation

Check your RIA's Form ADV to verify if it permits the offering of annuity products.

MassMutual Ascend ADVISORY SOLUTIONS | Contact Us | Login | Get Started

Why Fee-Based Annuities | Advisory Products | RIA Resources | Working with Us | About MassMutual Ascend

We are currently experiencing longer than normal hold times. If you or your clients have a question regarding our name change to MassMutual Ascend, please know no action is needed. This name change does not affect your client's annuity contract or life insurance policy or the benefits available under it.

Get Started

Complete the form below to register as an investment advisory representative or registered investment advisory firm.

Please select the option that best describes you:

☐ Investment Advisory Representative

☐ Registered Investment Advisory Firm

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Between our advanced integration capabilities and unparalleled service, MassMutual Ascend offers a seamless experience every step of the way.



2. Submitting new business

MassMutual Ascend accepts both paper and electronic new business applications. Your OID partner will submit annuity applications on your behalf. They may need client information from you, so please work with them to complete any applications.

The application packet includes the Investment Management Agreement. This required form establishes the advisory relationship the client has with you and your RIA. It also allows the client to assign authorizations for you and your RIA to share data with third party software, perform contract transactions and charge advisory fees.

Submitting funds to MassMutual Ascend

Fee-based annuity funds can be submitted using the methods below:

- Check payable to MassMutual Ascend Life Insurance Company
- Wire, ACH

Other important Information

When completing the sale, you may need these CUSIPs:

	Fixed-Indexed				Fixed	RILA
	Index Protector 7 (MVA)	Index Protector 7 (Non-MVA)	Index Protector 5 MVA	Index Protector 4	Advantage 5 Advisory	Index Achiever Advisory*
CUSIP	38983T438	38983T446	38983V144	38983v136	38983v268	38983V359
ISIN Number	US38983T4388	US38983T4461	US38983V1448	US38983V1364	US38983V2685	US38983V3592

*The Index Achiever Advisory is a registered index-linked annuity that must be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates.

86054216NW (10/3/2022)
PO Box 5420, Cincinnati OH 45201 / 800-854-3649 / 800-482-8126 Fax
Overnight Address: 191 Rosa Parks St, Cincinnati OH 45202

MassMutual Ascend
Life Insurance Company

INVESTMENT MANAGEMENT AGREEMENT

Annuity Contract Owner	Annuity Contract Number
Registered Investment Adviser (RIA)	RIA CRD#
Investment Adviser Representative (IAR)	IAR CRD#
IAR Business Email Address	IAR Phone #

Owner's Appointment of RIA: Owner appoints RIA to manage the Annuity Contract with MassMutual Ascend Life Insurance Company ("MassMutual Ascend").

Authority of RIA: RIA shall have the following authority:

Contract Information: RIA (including any third-party provider that RIA may designate) shall be authorized to receive balance, renewal notices, copies of statements and correspondence, and other information related to the Annuity Contract.

Strategy Selections and Reallocations: RIA shall be authorized to make interest or crediting strategy selections and reallocations on behalf of Owner.

Additional Authority: If authorized by Owner by initiating below, RIA shall also have the authority:

Owner: ☐ **Annuity Contract Transactions:** RIA shall be authorized to move funds into and out of the Annuity Contract and to terminate the Contract on behalf of Owner. It may make Purchase Payments if permitted. It may cancel the Contract during the examination period, surrender the Contract, take withdrawals from the Contract, begin living benefit rider payments, provided the net proceeds are payable to or for the benefit of Owner. It may make related tax withholding elections. It may terminate any living benefit rider or death benefit rider.

Joint Owner: ☐

Owner: ☐ **Withdrawals to Pay Advisory Fees:** RIA shall be authorized to take withdrawals from the Annuity Contract to pay advisory fees directly to RIA, provided that the Annuity Contract is an advisory product as designated by MassMutual Ascend. MassMutual Ascend may delay processing a withdrawal to pay fees for up to seven days, or if longer, to the end of the Annuity Contract examination period, without responsibility for any loss.

Joint Owner: ☐

Agreement of MassMutual Ascend: MassMutual Ascend agrees to comply with directions and requests made by RIA pursuant to this Agreement, subject to the terms of the Annuity Contract. If RIA has authority to take withdrawals to pay advisory fees, MassMutual Ascend agrees to send Owner a quarterly statement showing ending values and transactions during the period, and waives the minimum withdrawal amount with respect to such withdrawals to pay advisory fees.

Certification and Agreement of RIA: RIA certifies that it is a registered investment adviser. If RIA has authority to take withdrawals to pay advisory fees, it certifies that (i) such advisory fees relate solely to the Annuity Contract alone and do not compensate it for managing any other asset; (ii) such fees do not depend on the number of transactions involving the Annuity Contract; (iii) the amount and frequency of such fees have been disclosed to Owner in writing; (iv) it will look solely to the Annuity Contract for payment; and neither Owner nor MassMutual Ascend have any obligation to pay such fees personally; and (v) it will return any fees withdrawn after a death that gives rise to a death benefit.

Understanding and Agreement of Owner: Owner agrees MassMutual Ascend is not responsible for managing or overseeing the services of RIA, and that MassMutual Ascend is not responsible for the tax consequences or effect on Annuity Contract values and benefits of any withdrawal made by RIA.

Termination: This Agreement may be terminated by any party on written notice to the other parties, or on any earlier date that the Annuity Contract is surrendered or its values are applied to an annuity payout benefit, or MassMutual Ascend receives notice of a death that would give rise to a death benefit. MassMutual Ascend shall not be bound by a termination until it acknowledges it.

Owner's Signature: _____ Date: _____ Joint Owner's Signature (if applicable): _____ Date: _____

RIA: _____
Authorized Representative _____ Date: _____ Signature _____
Signature _____
Signature _____

NOTE: If more than one Owner, both must sign and initial, if applicable.



3. Advisory billing

Requesting fee payments

If authorized on the Investment Management Agreement, you may withdraw fees from a fee-based annuity by completing the Investment Advisory Fee Request* form or Fixed Dollar Request form. Both forms are available as part of the new business application. Fee payments will not occur until after the free-look period ends. Fees are paid to the bank account provided when registering the RIA in step one.

*Not available for fixed annuity billing.

56060418NW (10/3/2022)
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MassMutual Ascend
Life Insurance Company

INVESTMENT ADVISORY FEE REQUEST

Annuitant Contract Owner: Annuitant Contract Number:

Registered Investment Adviser (RIA):

Investment Adviser Representative (IAR): IAR Phone Number:

Fee Effective Date (Proration Start Date)
Payments in arrears will be prorated. Payments in advance will be caught up based on the fee effective date, payment start date, and payment interval.

☐ The fee is effective beginning on the Contract issue date.
☐ The fee is effective on (or on the Contract issue date, if later)
MM/DD/YYYY

Payment Start Date
The timing of subsequent payments will be measured from the payment start date.

☐ Start payments on the Fee Effective Date.
☐ Start payments on
MM/DD/YYYY

Fee Rate & Frequency

% per year, taken annually. *Not to exceed 1.5% per year.*

% per half year, taken semi-annually. *Not to exceed 0.75% per half year.*

% per quarter, taken quarterly. *Not to exceed 0.375% per quarter.*

% per month, taken monthly. *Not to exceed 0.125% per month.*

Advisory Fee Calculation (Specify the calculation method)

☐ **Percent of AV, in advance:** The fee is based on the Contract Account Value on each processing date, and represents the fee for the period following the payment date.

☐ **Percent of AV, in arrears:** The fee is based on the Contract Account Value on each processing date, and represents the fee for the period ending on the payment date.

☐ **Percent of Average AV, payable in arrears:** The fee is based on the average Contract Account Value since the prior processing date, and represents the fee for the period ending on the payment date.

Certification
The RIA certifies that it has disclosed this Advisory Fee to the Owner of the Annuity Contract. If this RIA changes the Advisory Fee Rate or Frequency, Payment Dates, or Calculation previously in effect for this RIA, the RIA certifies that it has provided written notice of the change to the Owner at least 30 days before the effective date of the change.

RIA:

Any change must be received by MassMutual Ascend before the first day of the effective date of the change.

Signature of Authorized Representative: Date:

Viewing fee setup and payments online

To review the advisory fee setup for a specific contract, follow these steps:

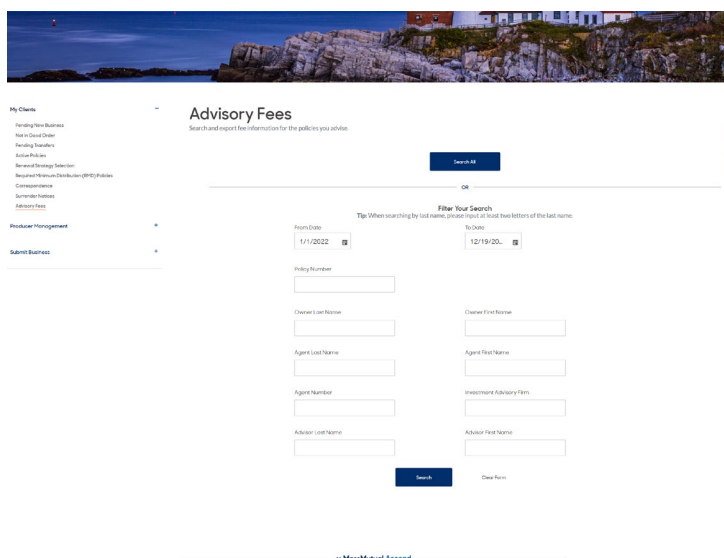
- Login at mybusiness.MassMutualAscend.com
- Click on *Business Management*
- Under *My Clients*, click on *Active Policies*, and then search for the policy number
- Click on *Advisory Fee* tab on the bottom of the page

Here, you can also download forms to make changes to your billing schedule.

To download fee statements, follow these steps:

- Login at mybusiness.MassMutualAscend.com
- Click on *Business Management*
- Under *My Clients*, click on *Advisory Fees*, and then search for the policy number

The search results will include all fees paid based on the time frame and filters chosen in the search. If multiple payments were made during the chosen time frame, you may click on the + to expand the view to see each individual payment during the selected time. You may also export to Excel for additional details and to save for your files.

The screenshot shows the 'Advisory Fees' search page on the MassMutual Ascend platform. At the top, there's a header with a landscape image and the title 'Advisory Fees' with a subtitle 'Search and report fee information for the policies you advise'. Below this is a search bar with a 'Search All' button. A sidebar on the left lists navigation options: 'My Clients' (with sub-items: Pending New Business, New Client Setup, Pending Transfers, Initial Policies, Renewal Strategy Selection, Required Minimum Contributions (RMC) Policies, Commission, Surrender Policies, Advisory Fees), 'Producer Management', and 'Subvert Business'. The main content area features a 'Filter Your Search' section with a tip: 'Tip: When searching by last name, please enter at least two letters of the last name.' It includes date pickers for 'From Date' (1/1/2022) and 'To Date' (12/19/20...), and several text input fields for 'Policy Number', 'Client Last Name', 'Client First Name', 'Agent Last Name', 'Agent First Name', 'Agent Number', 'Investment Advisory Firm', 'Advisor Last Name', and 'Advisor First Name'. A 'Search' button and a 'Clear Form' link are at the bottom of the filters. The footer shows the MassMutual Ascend logo.

4. Managing within a portfolio

Client correspondence

After a contract is issued, the application and contract will be mailed to the signing agent or your client, based on your OID's election. Clients can also elect to have contracts delivered online through e-delivery.

Both you and your client will receive an annual statement. In addition, your client will receive abbreviated quarterly statements showing the contract values at the end of the period and all transactions during the period.

Reallocations

Your client can change their indexed strategy allocations at the end of each term. Thirty days prior to the end of the term, your client will receive a form that can be used to request changes. If authorized on your investment management agreement, you can also make allocation changes on your clients' behalf online or via phone.

Website access

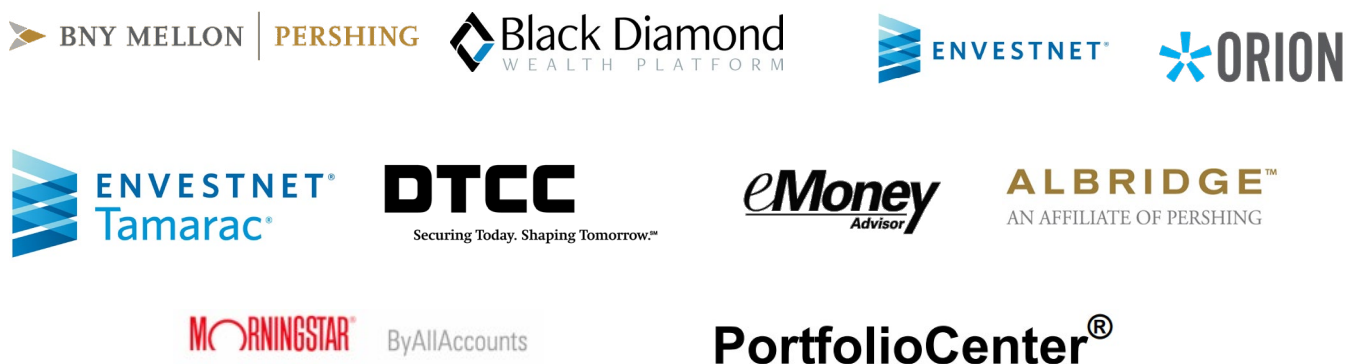
When MassMutual Ascend receives your first client application with signed Investment Management Agreement (IMA), we will automatically send you an email from crnoreply@MMAscend.com to create an account online. This email will be sent to the email address provided on the IMA and will include a link to create your username.

Once your username is submitted, you will receive a second email from OKTA to claim your account and set up a password and security question. The OKTA claim account email is valid for 7 days. When your account setup is completed, policy data will be accessible after the overnight cycle.

*For firm level or back-office access, please email a request to RIAMaster@MMAscend.com with the name of the person managing the account, their email address and desired username. An account will be created in 3-5 business days.

Data integration

To include your annuity in consolidated reporting or withdraw fees from other assets under management, you can link the annuity to your reporting and billing software using one of our [data integration partners](#), including:



MassMutual Ascend's registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance CompanySM. 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).

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

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