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 <u>MMAscendRIA.com</u> and select *Get Started* in the upper right-hand corner.

1. Register RIA

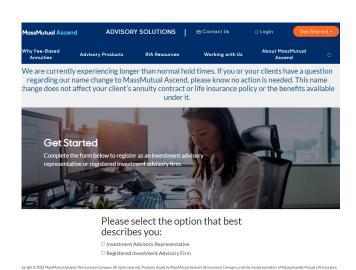
 Choose Registered Investment Advisory Firm to register your RIA.

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.



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.



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.

INVESTMENT ADV	ISORY FEE REQUEST		
Annuity Contract Owner	Annuity Contract Number		
Registered Investment Adviser (RIA)			
Investment Adviser Representative (IAR)	IAR Phone Number		
Fee Effective Date (Proration Start Date)			
	ce will be caught up based on the fee effective date, payment		
start date, and payment interval.			
The fee is effective beginning on the Contract issu	ue 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	m the payment start date.		
Start payments on the Fee Effective Date.	\neg		
Start payments on			
MM/DD/YYYY Fee Rate & Frequency			
% per year, taken annually. Not to exceed 1	1.5% per year		
70 per year, taken armaany. Not to exceed 1	1.576 per year.		
% per half year, taken semi-annually. Not to	to exceed 0.75% per half year.		
% per quarter, taken quarterly. Not to exceed	ed 0.375% per quarter.		
% per month, taken monthly. Not to exceed	d 0.125% per month.		
Advisory Fee Calculation (Specify the calculation meth	hod)		
	e Contract Account Value on each processing date, and represents		
the fee for the period following the payment date.			
	Contract Account Value on each processing date, and represents		
the fee for the period ending on the payment date.	e fee is based on the average Contract Account Value since the prio		
processing date, and represents the fee for the period end			
Certification	g p)		
The RIA certifies that it has disclosed this Advisory Fee to the Advisory Fee Rate or Frequency, Payment Dates, or Calculas provided written notice of the change to the Owner at least provided written notice.	lation previously in effect for this RIA, the RIA certifies that it east 30 days before the effective date of the change		
Any change must be received by MassMutual Ascend	RIA		
before the first day of the effective date of the change.	Signature of Authorized Representative Date		

S6060418NW (10/3/2022)

Viewing fee setup and payments online

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

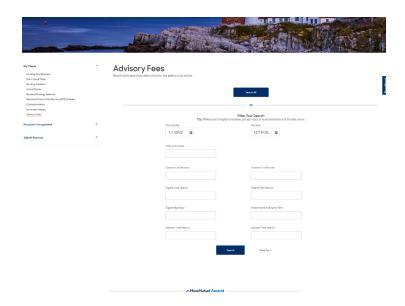
- Login at <u>mybusiness.MassMutualAscend.com</u>
- Click on Business Management
- Under My Clients, click on Active Policies, and then search for the policy number
- Click on Advisory Fee tab on the bottom of the page

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.





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.

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

For producer use only. Not for use in sales solicitation.

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... MassMutual Ascend