

Client Correspondence Cheat Sheet

for Registered Index-Linked Annuities

Purchasing a registered index-linked annuity is an important decision for your clients. At MassMutual Ascend Life Insurance Company, we're committed to keeping them informed of major milestones.

The chart and descriptions below explain the various types of correspondence your clients may receive regarding their annuity.

CORRESPONDENCE	REGISTERED INDEX-LINKED ANNUITY
1. Contract packet	▲
2. Purchase payment confirmation letter	■
3. Sweep letter	■
4. Statement	●
5. Renewal letter**	●
6. Renewal confirmation letter	●
7. Fair market value letter*	●
8. Required minimum distribution packet	■
9. Annuity commencement date letter	■
10. Systematic withdrawal confirmation letter	■
11. Product prospectus	●

*Fair market value letters are only distributed for IRA qualified registered index-linked annuities.

**Only some products receive a renewal letter.

▲ Sent once

● Sent on a recurring basis

■ Sent only as needed

1. Contract packet – Two to four days after we've issued the contract, we will send the contract packet via regular mail. The contract packet will be sent to you, or directly to your client, depending upon the selections made on contracting paperwork.

2. Purchase payment confirmation letter – Your clients will receive a letter when an initial or subsequent purchase payment is applied to their contract.

3. Sweep letters – Purchase payments for registered index-linked annuities are held in a purchase payment holding account until the beginning of the next term. Terms begin on the 6th or 20th of each month, also known as sweep dates. When funds are moved from the holding account, we will send a sweep letter informing the client of the move and confirming their strategy allocations.

4. Statements – The annual statement is sent following the anniversary of the sweep date for the last payment received. Clients who have opted for e-delivery will receive an electronic copy of their statement.

5. Renewal letters – Renewal letters and allocation change forms are sent roughly 30 days before the end of the term. Fourteen days prior to the end of the term, clients can access renewal rates by visiting [MassMutualAscend.com/RILArates](https://www.massmutual.com/ascend/ril/rates). Clients may receive more than one letter if there are multiple terms with the same end date. Clients must return the completed form prior to the end of the term in order for any strategy changes to take effect. Changes only apply to strategies up for renewal at the end of that particular term. Clients can also change their allocations by logging into [MassMutualAscend.com](https://www.massmutual.com/ascend).

6. Renewal confirmation letter – A letter is sent after the renewal date to confirm the client's new strategy allocations.

7. Fair market value letter – This letter is mailed each January and details the fair market value of your client's annuity for tax purposes.

8. Required minimum distribution (RMD) packet – When applicable, this packet is sent to clients when they reach RMD age, to notify them of their obligation. If clients meet the age requirements for RMDs at the time of issue, the packet will be sent 30 days after their contract is issued.

9. Annuity commencement date letter – Also called annuity payout initiation date letter, it is sent to clients nearing age 95 who have not started receiving benefit payments from their annuity. The letter reminds them to initiate the settlement (payout) phase, explains the available options and details actions required for their selections to take effect.

10. Systematic withdrawal confirmation letter – If your client is signed up for easy systematic payments, we will send a letter each time a payment is withdrawn from the contract.

11. Product prospectus – After May 1st each year, clients will receive a product prospectus. Prospectuses can also be found at [MassMutualAscend.com/RILArates](https://www.massmutual.com/ascend/ril/rates).

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 Ascend Life Insurance Company.

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