

Dedication to The RIA Channel

At MassMutual Ascend, we're proud to be a long-standing partner to the RIA channel. Since launching the industry's first advisory fixed-indexed annuity in 2016, we've expanded our advisory product offerings to include fixed, fixed-indexed and registered index-linked annuities designed to meet your clients' diverse retirement needs. Today, we are honored to have been recognized as #1 in advisory FIA sales in 2024 and 2025¹ - a testament to our ongoing commitment to delivering valuable solutions that are easy to integrate not only into your clients' portfolios, but into your business model as well.

AVAILABLE FEATURES²

- No surrender charges
- No contract fees
- Multi-year guarantee
- Protection from loss
- Lifetime income options

ACCESS TO INFORMATION

- Availability in multiple annuity marketplaces such as FidX, Flourish, Orion and Advent Insurance Marketplace
- Partnerships with leading IMO and OIDs
- Portfolio Simulator
- MVA Calculator

SUBMITTING BUSINESS

- CRM integration for data entry ease
- Electronic order entry
- QuickApp[®] submission
- E-signature accepted through multiple vendors
- Pending business status updates via email

MANAGING BUSINESS

- Automated fee billing
- Platforms and software integration
- Online fee statements
- Online reallocation
- Online withdrawals on behalf of clients

Visit MMAscendRIA.com to learn more.

¹ LIMRA LOMA Fourth Quarter 2025 U.S. Individual Annuity Sales Industry Report.

² Available features vary by product. Refer to product overviews for feature availability.

Fee-based annuities are intended for distribution by Investment Advisor Representatives engaged in fee-based planning. MassMutual Ascend is not an investment advisor and the information provided in this document is not investment advice.

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