MassMutual Ascend
Life Insurance Company

Index Summit 6

A registered index-linked annuity

Confidently plan for your future with the Index Summit 6

When you envision a future that fulfills you, maybe you see yourself traveling, cooking, spending time with family or discovering a new hobby. Whatever it is, our goal is to help you navigate your future with confidence.

THE INDEX SUMMIT 6 REGISTERED INDEX-LINKED ANNUITY OFFERS:

Growth opportunity

You can allocate your money to indexed strategies that may help you accumulate additional savings without investing directly in the market.

Tax treatment that allows faster growth

Your money may grow at a faster rate since taxes are deferred until you take a withdrawal or annuitize your contract.

Partial protection from loss

Each indexed strategy limits your risk exposure with either a downside participation rate or buffer.

No fees

There are no upfront or recurring charges, meaning all of your money goes to work for you. A charge will apply if you take a withdrawal in excess of the penalty-free withdrawal amount during the early withdrawal charge period.

A legacy for your loved ones

In the event of your passing, your beneficiaries will receive the greater of your annuity's current account value or your initial purchase payments reduced proportionally for withdrawals.

Guaranteed income

Unlike equity and fixed income investments, the Index Summit 6® provides the opportunity to turn the money you've accumulated in your annuity into a guaranteed stream of income that can last for the rest of your life.

The Index Summit 6 has a 6-year early withdrawal charge schedule.

The Index Summit 6 is a security that can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company. This material must be preceded or accompanied by a prospectus. To obtain a copy of the prospectus, visit MassMutualAscend.com/RILArates.

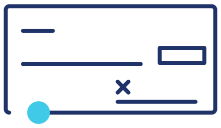
Annuity basics

An annuity is a financial product that's designed to provide complete or partial downside protection, growth potential and a stream of guaranteed income.

HERE'S HOW IT WORKS:

You purchase an annuity by making a payment to an insurance company.

Your annuity can grow in value over time.



When you're ready to start receiving income, your annuity can be turned into a steady stream of payments.

Other than pensions, annuities are the only products that provide guaranteed lifetime income.

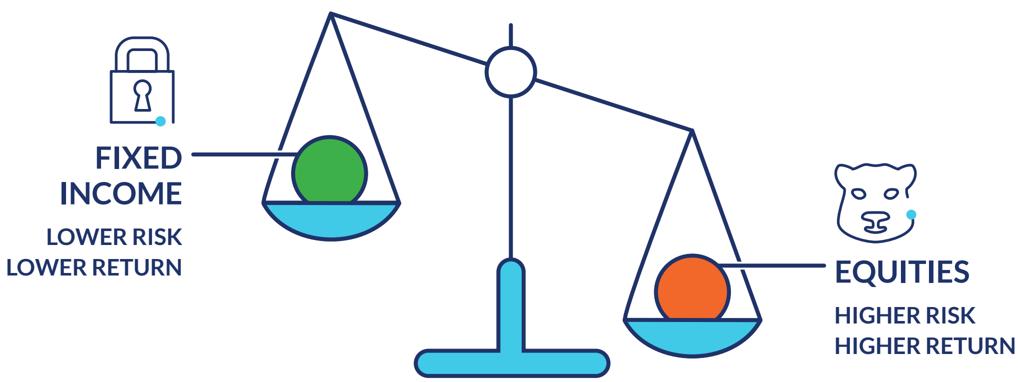
Finding the right balance with the Index Summit 6

There's no one-size-fits-all approach to financial planning, and it's important to consider the possible outcomes of different investment options.

Investing in equities can be a lucrative way to grow your savings, but with no protection against loss of principal, a market downturn could wipe out years of savings.

Fixed income investments, such as money market or bond funds, can provide some protection against market downturns. However, such investments could provide little in return, jeopardizing your future plans.

Balancing risk and return



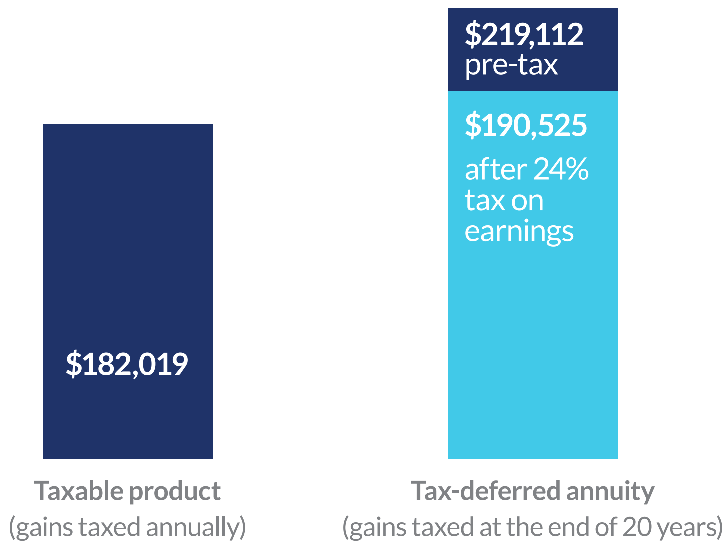
Fortunately, there's a solution that can help bring balance to your portfolio. The Index Summit 6 registered index-linked annuity lets you participate in market-linked growth, reduces downside exposure and allows assets to grow tax-deferred.

The power of tax deferral

Many investments are subject to income tax on an annual basis. With an Index Summit 6, you can defer paying taxes until you take a withdrawal, allowing your money to grow at a faster rate.

The following chart shows how a purchase payment of $100,000 grows in a tax-deferred annuity compared to a taxable product over the course of 20 years.

After paying a 24% tax on its earnings, the tax-deferred annuity outgrew the taxable product by more than $8,000. This increased growth can help you accumulate more income for your retirement years.



This graph assumes the taxable product and the tax-deferred annuity grow at an annual rate of 4%. This is a hypothetical scenario for illustration purposes only, and does not reflect interest rates of any specific annuity offered by MassMutual Ascend. For the taxable product, the graph also assumes the amount needed to pay taxes is deducted annually and no other withdrawals are taken during the 20-year period. For the tax-deferred annuity, it assumes no withdrawals are taken during the 20-year period.

This graph assumes the investing party has a marginal tax bracket of 24%. In 2022, the 24% tax bracket for a married couple applies to taxable income over $178,150 and not over $340,100. Capital gains and dividend tax rates may be lower than the 24% illustrated rate and change the comparison results. Consider your current and anticipated tax brackets in making your investment decisions, as they may also impact comparison results. This graph compares a $100,000 taxable investment to a $100,000 tax-deferred investment, such as a non-qualified annuity. Certain qualified investments, such as a traditional IRA, offer an upfront tax deduction or exclusion for contributions. Other qualified investments, such as a Roth IRA, offer a tax exclusion for earnings. The value of these additional benefits is not illustrated. If you are under age 59½, the taxable amount withdrawn from a qualified or non-qualified annuity is generally subject to a 10% federal penalty tax.

This information is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an attorney or tax advisor.

All guarantees subject to the claims-paying ability of MassMutual Ascend. Registered index-linked annuities involve risk and may not be suitable for all investors. Any sales solicitation must be accompanied or preceded by a prospectus.

Indexed strategies offer easier recovery from loss

When market volatility hits, it can take a significant return to recover from loss. Take a look at the returns that would be required to break even after various market downturns.

Market Loss	Required Return
-10%	11%
-20%	25%
-30%	43%
-40%	67%
-50%	100%
-60%	150%
-70%	233%

When you purchase an Index Summit 6 annuity, you choose from indexed strategies that are linked to the values of external indexes or exchange traded funds. The Index Summit 6 offers three types of indexed strategies:

- 50% downside participation rate with cap
- 50% downside participation rate with upside participation rate
- 10% buffer with upside participation rate

All indexed strategies provide market-linked growth potential and partial downside protection, which can reduce the impact of market downturns.

On the following pages, we'll take a closer look at how the indexed strategies work.

For more information about how strategy values are calculated, including the different methods used to calculate values before the end of a term, please see the product prospectus.

Indexed strategy: Downside participation rate with cap

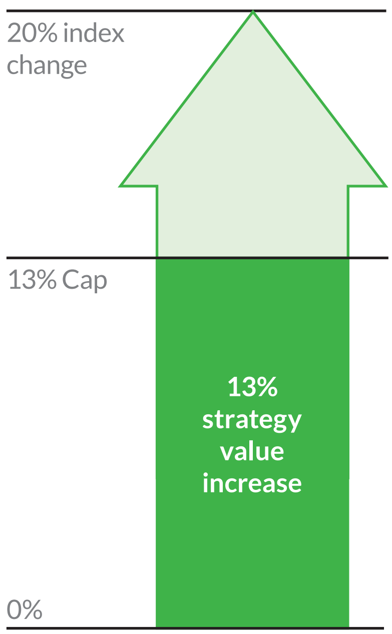
The Index Summit 6 offers 1-year and 2-year downside participation rate with cap strategies, which provide earning potential up to a cap and protect against half of index losses with a 50% downside participation rate each 1- or 2-year term.

HERE'S HOW IT WORKS:

- If the index change is positive at the end of a term, the strategy value grows, up to a cap
- If the index change is negative at the end of a term, the strategy value decreases, limited by the 50% downside participation rate

Let's take a look at how the a 50% downside participation rate with cap strategy value would have changed in the event of positive and negative index performance.

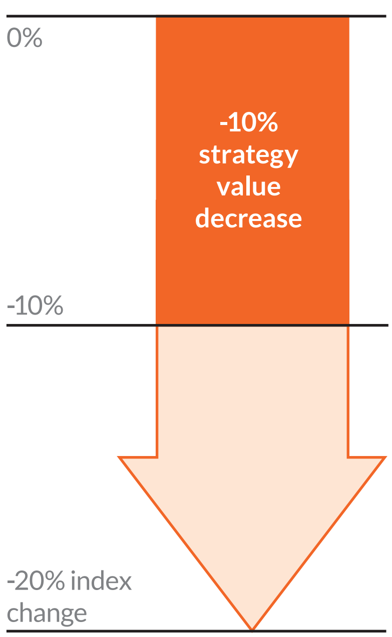
The following example illustrates hypothetical 50% downside participation rate with cap strategy returns when the index change is **positive** and **negative**. The example assumes the 50% downside participation rate with cap strategy offered a 13% cap.



The example shows how a 20% index change would result in strategy value growth, up to the 13% cap.

Different index changes would result in different strategy value changes. The table below shows alternative index changes and their resulting strategy value changes.

INDEX CHANGE	STRATEGY VALUE
20%	13%
15%	13%
10%	10%
5%	5%
0%	0%



The example shows how a -20% index change would result in strategy value loss, limited by the 50% downside participation rate (-20% index change x 50% downside participation rate).

Different index changes would result in different strategy value changes. The table below shows alternative index changes and their resulting strategy value changes.

INDEX CHANGE	STRATEGY VALUE
-5%	-2.5%
-10%	-5%
-15%	-7.5%
-20%	-10%

Indexed strategy: Downside participation rate with upside participation rate

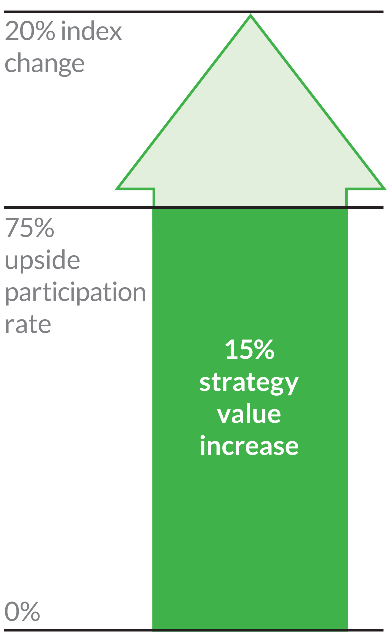
The Index Summit 6 offers 1-year and 2-year downside participation rate with upside participation rate strategies, which provide earning potential limited by an upside participation rate and protect against half of index losses with a 50% downside participation rate each 1- or 2-year term.

HERE'S HOW IT WORKS:

- If the index change is positive at the end of a term, the strategy value grows, limited by an upside participation rate
- If the index change is negative at the end of a term, the strategy value decreases, limited by the 50% downside participation rate

Let's take a look at how the 50% downside participation rate with upside participation rate strategy value would have changed in the event of positive and negative index performance.

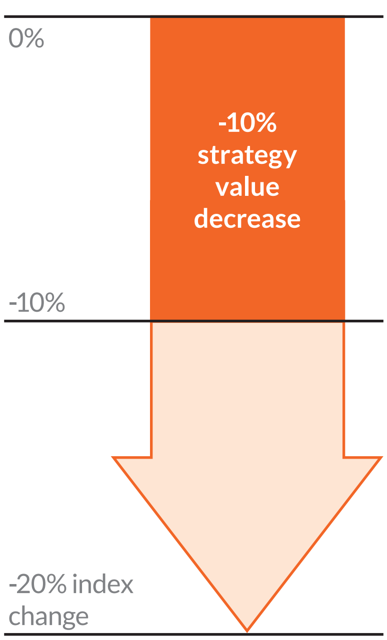
The following example illustrates hypothetical 50% downside participation rate with upside participation rate strategy returns when the index change is positive and negative. The example assumes the 50% downside participation rate with upside participation rate strategy offered a 75% upside participation rate.



The example shows how a 20% index change would result in strategy value growth, limited by the 75% upside participation rate (20% index change x 75% upside participation rate).

Different index changes would result in different strategy value changes. The table below shows alternative index changes and their resulting strategy value changes.

INDEX CHANGE	STRATEGY VALUE
20%	15%
15%	11.25%
10%	7.5%
5%	3.75%
0%	0%



The example shows how a -20% index change would result in strategy value loss, limited by the 50% downside participation rate (-20% index change x 50% downside participation rate).

Different index changes would result in different strategy value changes. The table below shows alternative index changes and their resulting strategy value changes.

INDEX CHANGE	STRATEGY VALUE
-5%	-2.5%
-10%	-5%
-15%	-7.5%
-20%	-10%

Indexed strategy: Buffer with upside participation rate

The Index Summit 6 offers a 6-year 10% buffer with upside participation rate indexed strategy, which provides earning potential limited by an upside participation rate and protects against the first 10% of index losses each 6-year term.

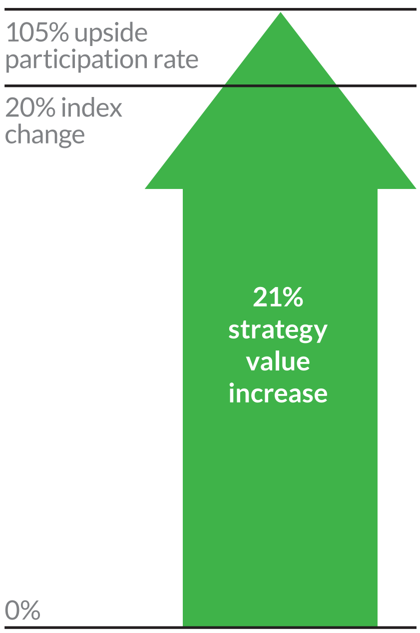
HERE'S HOW IT WORKS:

- If the index change is positive at the end of a term, the strategy value grows, limited by an upside participation rate
- If the index change is negative at the end of a term, the strategy value is protected against the first 10% of the index loss
    - If the negative index change is between 0 and -10%, the strategy value will not decrease
    - If the negative index change is greater than -10%, the strategy value will decrease by the remaining loss in excess of -10%

Let's take a look at how a 10% buffer with upside participation rate strategy value would have changed in the event of positive and negative index performance.

The S&P 500 6-Year 10% Buffer with Upside Participation Rate Strategy is only available for a term that starts in the first contract year.

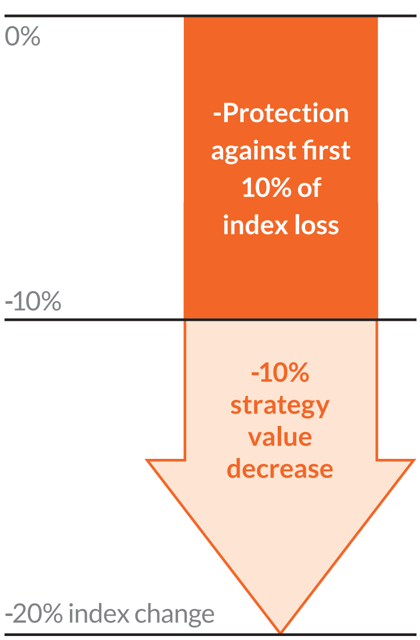
The following example illustrates hypothetical 10% buffer with upside participation rate strategy returns when the index change is positive and negative. The example assumes the 10% buffer with upside participation rate strategy offered a 105% upside participation rate.



The example shows how a 20% index change would result in strategy value growth, limited by the 105% upside participation rate (20% index change x 105% upside participation rate).

Different index changes would result in different strategy value changes. The table below shows alternative index changes and their resulting strategy value changes.

INDEX CHANGE	STRATEGY VALUE
20%	21%
15%	15.75%
10%	10.5%
5%	5.25%
0%	0%



The example shows how a -20% index change would result in strategy value loss. The buffer protected against the first 10% of the loss, and the strategy value decreased by the remaining 10%.

Different index changes would result in different strategy value changes. The table below shows alternative index changes and their resulting strategy value changes.

INDEX CHANGE	STRATEGY VALUE
-5%	0%
-10%	0%
-15%	-5%
-20%	-10%

Diversify your earning potential

Now that you know how caps, upside participation rates, downside participation rates and buffers are applied within indexed strategies, let's take a look at the underlying index and exchange traded funds (ETFs) that these indexed strategies are linked to:

- **S&P 500® Index:** Includes stocks issued by 500 of the top companies in leading industries of the U.S. economy
- **iShares MSCI EAFE ETF:** Seeks to track the investment results of an index composed of developed market equities, including those in Europe, Australia, Asia and the Far East, but excluding the U.S. and Canada
- **iShares U.S. Real Estate ETF:** Seeks to track the performance of the Dow Jones U.S. Real Estate Index, which is composed primarily of U.S. equities in the real estate sector and real estate investment trusts (REITs)

By allocating your money among the various strategies, you can diversify your earning potential.

The underlying index and ETFs are well-known, which means their daily value information is readily available from reliable and credible sources.

It's important to consider your liquidity needs

The Index Summit 6 is intended to be a long-term product. However, you will have access to a portion of your money each year without charges.

During the first contract year, you may withdraw up to 10% of your purchase payments without an early withdrawal charge. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn without an early withdrawal charge.

It's important to note withdrawals in excess of this amount will be subject to early withdrawal charges. Early withdrawal charges end after six years.

! If you withdraw money from an indexed strategy before the end of a term, it will affect your return for that term and may have a significant negative effect.

For annuity contracts, income earned on the contract is subject to income tax as ordinary income when withdrawn. If you are under age 59½, the taxable amount may also be subject to a 10% federal penalty tax. Generally income tax rates on ordinary income are higher than capital gains tax rates on long-term capital gains and qualified dividend income.

Photo submitted by
Karen from **California,**
valued annuity customer
since **1993.**

MassMutual Ascend

Taking financial futures above and beyond

At MassMutual Ascend, we are committed to going above and beyond – so when it comes to your financial future, the impossible feels possible.

As a leading provider of annuities, we see our products as more than just contracts. Our annuities are transparent and easier to understand, so you always know what to expect.

We have a long history of financial strength and stability. We've received an "A" or higher rating by AM Best for more than 40 years, so you can have confidence knowing we'll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you with what you need, when you need it.

The status quo isn't a status we ever want. At MassMutual Ascend, we'll always be in pursuit of better – so you can navigate your future with confidence.

Learn more at MassMutualAscend.com.

Index Summit 6 features

ISSUE AGES	**Qualified:** 0–80 **Inherited IRA:** 0–75 **Non-qualified:** 0–80 **Inherited non-qualified:** 0–75
PURCHASE PAYMENTS	You can purchase this annuity with an initial purchase payment of $25,000 or more. You can add to your annuity during the first two contract months with additional purchase payments of at least $10,000.
FEES	There are no upfront or recurring charges.
PENALTY-FREE WITHDRAWALS	During the first contract year, you may withdraw up to 10% of your purchase payments. After the first contract year, 10% of the account value as of the most recent contract anniversary may be withdrawn. Amounts withdrawn in excess of the penalty-free withdrawal allowance may be subject to early withdrawal charges.
EARLY WITHDRAWAL CHARGE	During the first six contract years, an early withdrawal charge is applied to surrenders and withdrawals that exceed the penalty-free withdrawal allowance. All charges end after six years.

Contract year	1	2	3	4	5	6	7+
Early withdrawal charge rate	8%	7%	6%	5%	4%	3%	0%

CREDITING STRATEGIES

Declared rate

S&P 500®

- 1-Year 50% Downside Participation Rate with Cap
- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 2-Year 50% Downside Participation Rate with Cap
- 2-Year 50% Downside Participation Rate with Upside Participation Rate
- 6-Year 10% Buffer with Upside Participation Rate

iShares MSCI EAFE ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 2-Year 50% Downside Participation Rate with Upside Participation Rate

iShares U.S. Real Estate ETF

- 1-Year 50% Downside Participation Rate with Upside Participation Rate
- 2-Year 50% Downside Participation Rate with Upside Participation Rate

The declared rate will never be less than the minimum set out in the strategy endorsement, which will be at least 1%. A cap will never be lower than 1%, and an upside participation rate will never be lower than 5%.

The S&P 500 6-Year 10% Buffer with Upside Participation Rate Strategy is only available for a term that starts in the first contract year.

Available strategies may vary by state and by distribution. Declared rate strategy not available in Missouri.

INDEXED STRATEGY VALUES	The value of an indexed strategy changes from day to day throughout each term. The method used to calculate the strategy value depends on whether the value is being calculated at the end of a term or during a term. At the end of a term, the value of an indexed strategy is increased for any rise in the applicable index/ETF over the term or decreased for any fall in the applicable index/ETF over the term. Any increase for the term is limited by a cap or an upside participation rate. Any decrease for the term is limited by a buffer or a downside participation rate. Before the end of a term, the value of an indexed strategy is increased or decreased by the daily value percentage. The daily value percentage is not tied directly to the underlying index, but is based on the prices of hypothetical options related to the index, adjusted for the costs of acquiring and exiting such options. The prospectus that preceded or accompanies this brochure contains more information about the risks of investing in this contract, how withdrawals affect strategy values, a more detailed explanation of how strategy values are calculated and examples of such calculations.
EXTENDED CARE WAIVER RIDER	After the first contract year, if you are confined to a hospital, nursing home or long-term care facility for at least 90 consecutive days, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. To qualify under this rider, a hospital, nursing home or long-term care facility must provide nursing services 24 hours a day and the confinement must be prescribed by a physician and be medically necessary, and comply with other terms and conditions set out in the rider. *Not available in Massachusetts. In California, the Extended Care Waiver Rider has been replaced with the Waiver of Early Withdrawal Charges for Facility Care or Home Care or Community-Based Services Rider, which provides for a waiver of early withdrawal charges under an expanded variety of circumstances.*
TERMINAL ILLNESS WAIVER RIDER	After the first contract year, if you are diagnosed by a physician as having a terminal illness, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. A terminal illness is defined as having a prognosis of survival of 12 months or less, or a longer period as required by state law. *This waiver may be used only once. Not available in Massachusetts.*
PAYOUT OPTIONS	The following payout options are available following the first contract year: **Fixed period:** You receive payments for a fixed period of time that you select. **Life:** You receive payments for life. **Life with payments for fixed period:** You receive payments for life. If you pass away before the end of the minimum fixed period you select, the remaining payments are paid to the person you designate. **Joint and one-half survivor:** Payments are guaranteed for your life and the life of a designated joint annuitant. If you are survived by the joint annuitant, he or she will receive 50% of the payment for life.
DEATH BENEFIT VALUE	The death benefit amount is the greater of the account value or the amount of your purchase payments reduced proportionately for all withdrawals, but not including amounts applied to pay early withdrawal charges. It is reduced by premium tax or other taxes not previously deducted. A death benefit is payable if you die before the annuity benefit payout begins and before the contract is surrendered.

Annuities are intended to be long-term products and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.

The information in this brochure is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an attorney or tax advisor.

For qualified contracts, amounts withdrawn are generally subject to income tax. For other contracts, only the gains are subject to income tax. If you are under age 59½, the taxable amount is also generally subject to a 10% federal penalty tax.

Buying an annuity within a tax-deferred retirement plan does not provide any extra tax benefits.

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Please note, this is a general description of the product. Please read your contract, including the endorsements and riders, for definitions and complete terms and conditions, as this is a summary of the annuity's features. For use with contract forms P1825218NW and P1825218ID, endorsement form E1826318NW, and rider forms R1462416NW and R1462316NW (not available in Massachusetts). Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states.

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All guarantees are subject to the claims-paying ability of MassMutual Ascend.

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