

American Legend 7

A fixed-indexed annuity





Photo submitted by **Catherine** from **Connecticut**,
valued annuity customer since **2009**.

Confidently plan for your future with the American Legend 7

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 AMERICAN LEGEND 7 FIXED-INDEXED ANNUITY OFFERS:



Growth opportunity

You can allocate your money to interest strategies that may help you accumulate additional savings.



Protection from loss

Regardless of market conditions, you won't lose the money you contribute to your annuity unless you take a withdrawal or surrender your annuity during its early withdrawal charge period.



Guaranteed income

When you're ready to turn the money you've accumulated in your annuity into guaranteed income, you can select from a variety of options, including payments that will last for the rest of your life.

Annuity basics

An annuity is a financial product that's designed to protect and grow your money, and then provide 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.



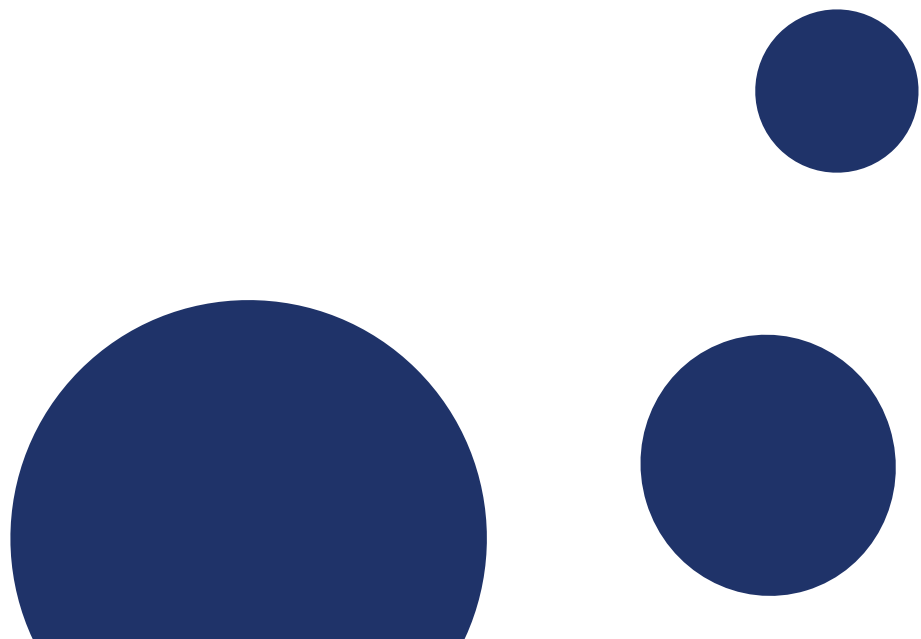
Other than pensions,
annuities are the only products that
provide guaranteed lifetime income.

Choose how you want your money to grow

Fixed-indexed annuities offer multiple interest strategies to help you build your savings.

- A **declared rate strategy** allows you to grow your money at a fixed interest rate that is set at the beginning of each term.
- **Indexed strategies** offer you the unique opportunity to earn interest based, in part, on market performance without the risk of market loss.

You have the flexibility to choose the strategies that are right for you. We know your needs may change over time, so you can revisit your strategy selections at the end of each term.



American Legend 7 strategy options

STRATEGY TYPES	HOW OFTEN IS INTEREST CREDITED?	HOW LONG IS THE RATE GUARANTEED?
Declared Rate	Daily	Fixed interest rate is set at beginning of each one-year term and guaranteed for that term year
INDEXED STRATEGIES		
One-year point-to-point	Annually, on the last day of the one-year term	Cap or participation rate is set at beginning of each one-year term and guaranteed for that term year
Seven-year cap lock annual point-to-point	Annually, on the last day of each term year	Cap is set at beginning of the seven-year term and guaranteed for the entire seven-year term

See the next page for more information on how the indexed strategies work.

Indexed strategies offer growth opportunity that's tied to market performance

Money in an indexed strategy earns interest based on positive market performance. Interest is credited on the last day of each term year and is **guaranteed to never be less than 0%**.

The American Legend[®] 7 offers point-to-point indexed strategies. These strategies compare the closing value of an index — such as the S&P 500[®] — at the end of a term year to the closing value on the first day of the term year. If the result is positive, interest is credited. If the result is negative, the credited interest rate is 0%. The amount of interest credited at the end of the term year is limited by either a cap or a participation rate.

- A **cap** is the maximum interest rate that will be credited for a term year.
- A **participation rate** is the percentage of a positive index change that will be credited for a term year.

Any interest credited to your account value is locked in at the end of each term year and cannot be lost due to future market performance.

Indexed strategies also keep your money protected from market declines

Not only do indexed strategies provide the opportunity to earn interest based on market growth, but they keep your money protected in the event of market declines.

When index performance is positive, interest is credited to your annuity and it's locked in. This means, your annuity cannot lose value due to future market performance.

On the other hand, if index performance is negative, you won't lose money. But, you can still earn interest during future terms. Let's take a look at how it works.



YEAR 1

Index performance is positive.

Your annuity earns interest that is locked in and protected from future index declines.

YEAR 2

Index performance is negative.

Your principal and earnings remain protected, leaving your account value unchanged.

YEAR 3

The index begins to recover.

Your annuity earns interest, even though the index has not made up its previous loss.

The example above is for illustrative purposes only. It does not reflect actual index performance.

But wait, there's more

The American Legend 7 offers these additional benefits to help you confidently navigate your future.



Tax treatment that allows faster growth

You don't pay taxes on the interest your annuity earns until you start receiving payments or take a withdrawal. That means your money can grow at a faster rate than it would in a taxable product.



Leave a legacy for your loved ones

As you're planning for the future, you probably want to know what will happen to your money when you're gone. With the American Legend 7, any death benefit is paid directly to your beneficiaries, which allows them to receive your financial legacy without the cost and delays of probate.

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.

For qualified contracts, the full amount withdrawn is 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.



It's important to consider your liquidity needs.

The American Legend 7 is intended to be a long-term product. However, you will have access to a portion of your money each year with 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 on the most recent contract anniversary may be withdrawn.

It's important to note withdrawals in excess of this amount may be subject to early withdrawal charges and a market value adjustment. Early withdrawal charges and market value adjustments end after seven years.



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.

American Legend 7 features

ISSUE AGES	<p>Qualified: 0–85</p> <p>Non-qualified: 0–85</p> <p>Inherited IRA: 0–75</p> <p>Inherited non-qualified: 0–75</p> <p>Issue ages may vary by state.</p>																		
PURCHASE PAYMENTS	<p>You can purchase this annuity with an initial purchase payment of \$10,000 or more. You can add to your annuity at any time with additional purchase payments of at least \$2,000.</p>																		
FEES	<p>There are no upfront charges. All your money goes to work for you.</p>																		
INTEREST STRATEGIES	<ul style="list-style-type: none">• Declared rate• S&P 500® 1-year point-to-point with cap• S&P 500® 7-year cap lock annual point-to-point• S&P 500 Risk Control 1-year point-to-point with participation rate• S&P U.S. Retiree Spending 1-year point-to-point with participation rate• iShares U.S. Real Estate 1-year point-to-point with cap• SPDR® Gold Shares 1-year point-to-point with cap <p>Available strategies may vary by state and by distribution.</p>																		
TERM	<ul style="list-style-type: none">• The seven-year cap lock strategy has a seven-year term. The cap is locked in for the entire seven-year term. This strategy may only be selected during the first contract year.• All other strategies have a one-year term.• With all indexed strategies, interest is credited annually on the last day of each term year.• You can change your strategy allocations at the end of each one- or seven-year term. Funds held in the seven-year strategy will automatically reallocate to the S&P 500® 1-year strategy, unless you elect otherwise.																		
PENALTY-FREE WITHDRAWALS	<p>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 on 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 and a market value adjustment.</p>																		
EARLY WITHDRAWAL CHARGES	<p>During the first seven contract years, an early withdrawal charge starting at 9% is applied to surrenders and withdrawals that exceed the 10% penalty-free amount. All charges end after seven years.</p> <table><tr><td>Contract year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td></tr><tr><td>Early withdrawal charge</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>0%</td></tr></table>	Contract year	1	2	3	4	5	6	7	8+	Early withdrawal charge	9%	8%	7%	6%	5%	4%	3%	0%
Contract year	1	2	3	4	5	6	7	8+											
Early withdrawal charge	9%	8%	7%	6%	5%	4%	3%	0%											

MARKET VALUE ADJUSTMENT	<p>A market value adjustment (MVA) will apply if you surrender your contract during the first seven years. The MVA is calculated by comparing the value of a specific index at the time we receive each purchase payment to the value of the index when you choose to surrender your contract. This can result in an increase to your surrender value during a period of decreasing rates, or a decrease to your surrender value during a period of increasing rates. The MVA will also apply to withdrawals in excess of the 10% free-withdrawal allowance during the first seven contract years.</p>
GUARANTEED MINIMUM SURRENDER VALUE	<p>The amount payable to you if you surrender your contract will never be less than the Guaranteed Minimum Surrender Value (GMSV). The GMSV is based on 87.5% of your purchase payments, plus interest credited daily at a guaranteed minimum interest rate. Ask your financial professional for the rate that will apply to your contract.</p> <p>This means, in certain situations when your contract earns no interest due to flat or declining index performance, the amount payable upon surrender may still be greater than the amount of money you contributed to your annuity. It's important to remember the GMSV is reduced by prior withdrawals.</p> <p>The GMSV will not be less than the minimum values required by the state in which your annuity is issued.</p>
INCOME PAYOUT OPTIONS	<p>Fixed period: You receive income benefit payments for a fixed period of time that you select.</p> <p>Life or life with a minimum fixed period: You receive income benefit payments for life. If you select a minimum fixed period of time and pass away before the end of the period, the remaining income benefit payments are paid to the person you designate.</p> <p>Joint and one-half survivor: Income benefit 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 income benefit payment for life.</p>
INCLUDED WAIVER RIDERS	<p>Extended care waiver rider: After the first contract year, if you are confined to a 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.</p> <p>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.</p> <p>Extended care and terminal illness waiver riders are 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.</p>



The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit US.SPIndices.com and search keyword SPXAV10P. For more information on the S&P U.S. Retiree Spending Index, visit US.SPIndices.com and search keyword SPRETIRE. For more information on the iShares U.S. Real Estate ETF, visit iShares.com and search ticker symbol IYR. SPDR Gold Shares refer to units of interest in an exchange traded fund that reflect the market value of gold bullion.

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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 P1470017NW, P1470017ID and P1470017OR, endorsement forms E6043517NW, E6043617OR, E6043717OR, E6043917OR, E6051217OR, E6053117OR, E6053217OR and ICC20-E6066420NW, and rider forms R6032310NW and R6032410NW (not available in Massachusetts) R6032310OR and R6032410OR. Contract, endorsement and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. See specific product disclosure document for details.

All guarantees based on the claims-paying ability of MassMutual Ascend.

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IncomeSecure Rider

An optional income rider





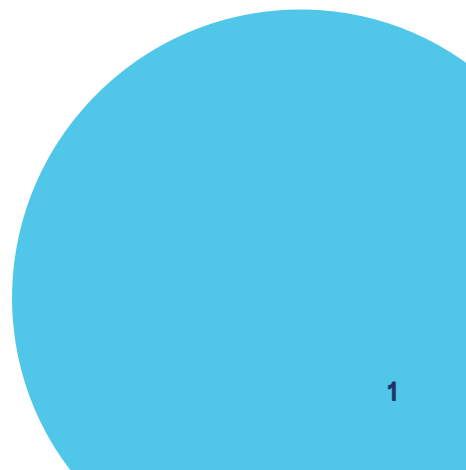
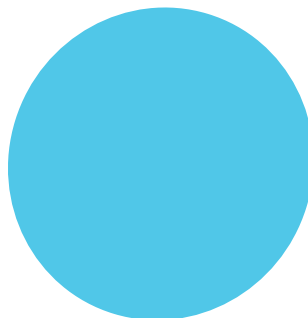
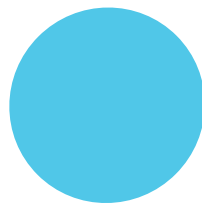
Photo submitted by **Patricia** from **Florida**,
valued annuity customer since **2012**.

Build your income with the IncomeSecure rider

When you purchase a fixed-indexed annuity from MassMutual Ascend, you may have the opportunity to add the IncomeSecure® rider for an additional charge. It protects the money you've already accumulated, while also providing guaranteed growth to help maximize your future income.

How the IncomeSecure rider works

Adding the IncomeSecure rider to your annuity creates a new value referred to as the benefit base. The benefit base is the amount we use to calculate your rider income payments. It starts with your initial purchase payment and increases by rollup credits and additional purchase payments.



Maximize your income potential

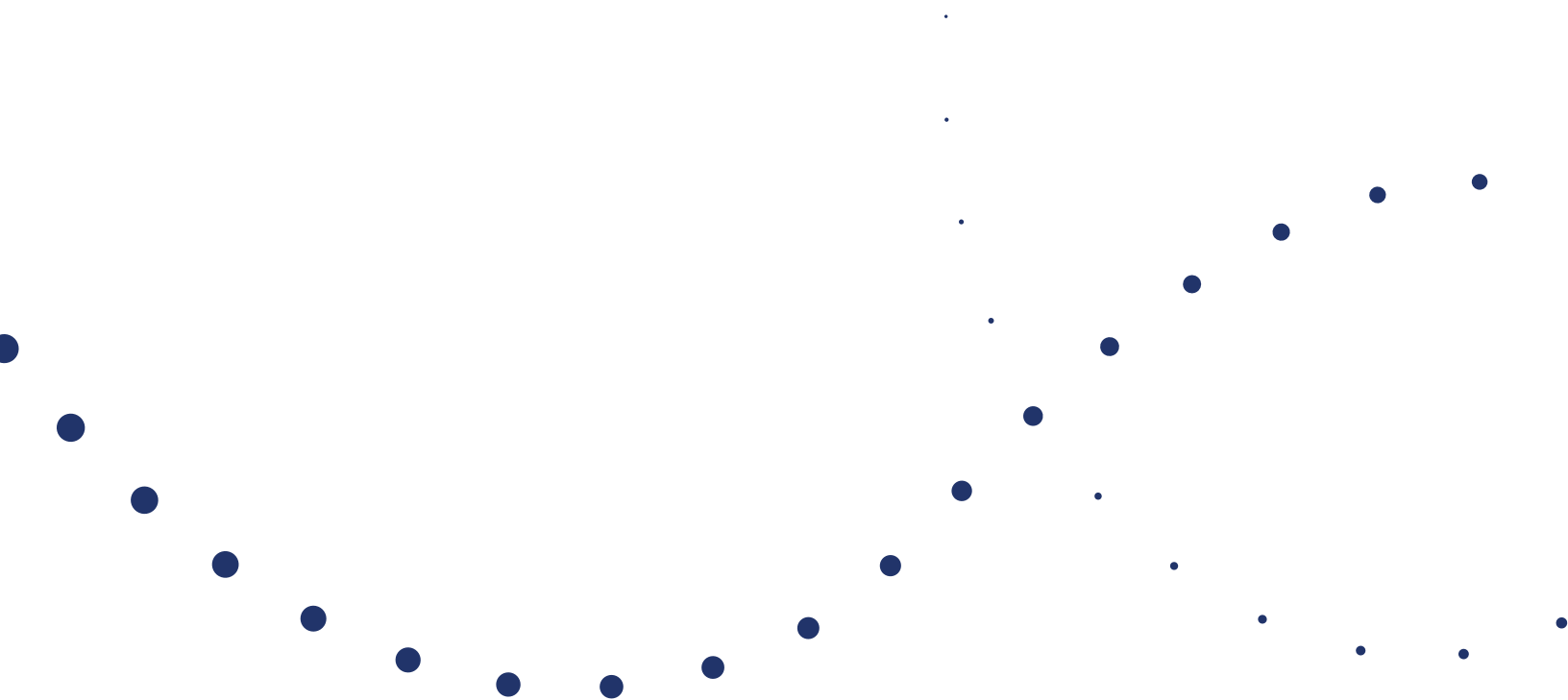
The IncomeSecure rider provides guaranteed growth of your benefit base. There are two ways for your benefit base to grow — rollup credits and resets.

Rollup credits

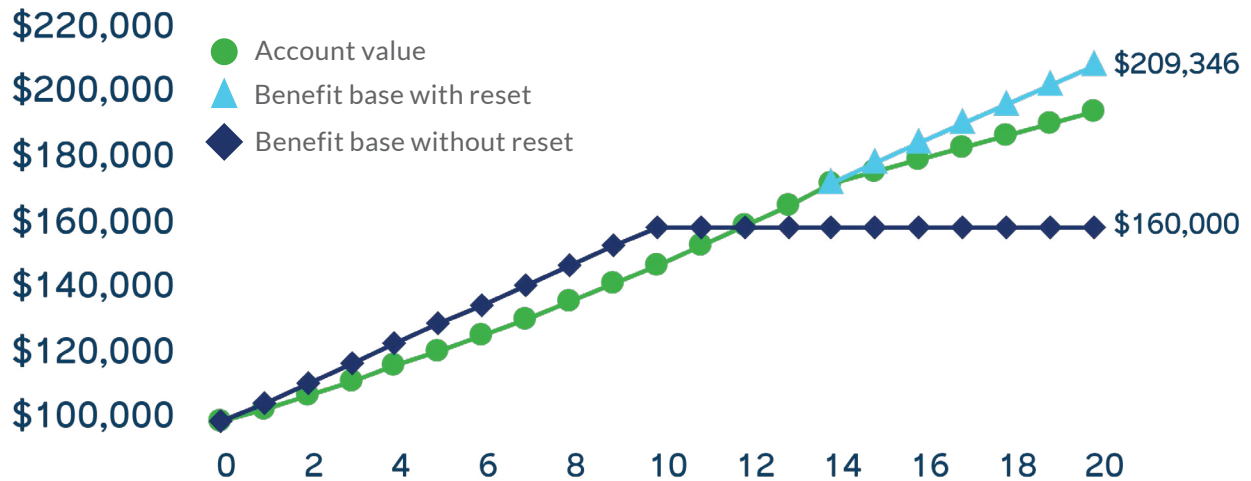
At the end of each year during the rollup period, your benefit base will increase by 6% of all of the purchase payments that we receive from you in the first contract year. The amount added to your benefit base is referred to as a rollup credit. The maximum rollup period is 10 years. Rollup credits are subject to limitations set out in the rider.

Resets

Before you begin taking income payments, if your annuity's account value exceeds your benefit base, you can choose to reset your benefit base to the account value. You may do this on any contract anniversary. If you choose to reset these amounts, a new rollup period will begin and the rider charge may increase.



HOW ROLLUP CREDITS AND RESETS INCREASE YOUR BENEFIT BASE



Example assumes no withdrawals are taken and a 6% simple interest rollup credit. Account values do not reflect actual market performance. If the benefit base grew at the minimum rollup percentage of 2% for the minimum rollup period of 3 years, the benefit base would have grown to \$106,000.

- In years 1-10, the graph shows how the benefit base increases due to rollup credits. No resets are available during this period because the account value is less than the benefit base.
- In years 11-13, the graph shows no increase in the benefit base because the rollup period has ended and the account value is less than the benefit base.
- In year 14, the graph shows how the benefit base increases due to a reset. A new rollup period begins.
- In years 15-20, the graph shows how the benefit base increases due to rollup credits.

Receive guaranteed income for life

When you're ready to start receiving income, you can select from two different income options. Both options provide a guaranteed stream of income for life. Income payments may begin at any time, as long as you meet the age requirements.

Single lifetime income

This option guarantees income payments for your lifetime. You must be at least age 55 when income payments begin.

Joint lifetime income

Income payments are guaranteed for the joint lifetimes of you and your spouse, or legally recognized domestic partner. You both must be at least age 55 on the income start date, and the younger age will be used to determine the income percentage.

Calculating your income payment

To determine the maximum amount of your annual income payments, we multiply your benefit base by your income percentage. The income percentage is based on age and the income option that you select. The income percentage is locked in once payments begin.

Your income percentage increases 0.10% each year you wait to start payments until it reaches 7.5% for single lifetime income and 6.5% for joint lifetime income.

MAXIMUM INCOME PERCENTAGE TABLE		
Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
60	4.5%	3.5%
65	5.0%	4.0%
66	5.1%	4.1%
67	5.2%	4.2%
68	5.3%	4.3%
69	5.4%	4.4%
70	5.5%	4.5%
71	5.6%	4.6%
72	5.7%	4.7%
73	5.8%	4.8%
74	5.9%	4.9%
75	6.0%	5.0%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%

If joint lifetime, use the age of the younger spouse (or domestic partner).

Case study: Learn from Steve

To understand how the IncomeSecure rider can provide guaranteed income, consider Steve in the hypothetical example below.

About Steve

- He is 57 years old and plans to retire in 10 years.
- He wants to supplement his Social Security income to maintain his current lifestyle.
- His biggest fear is outliving his money.

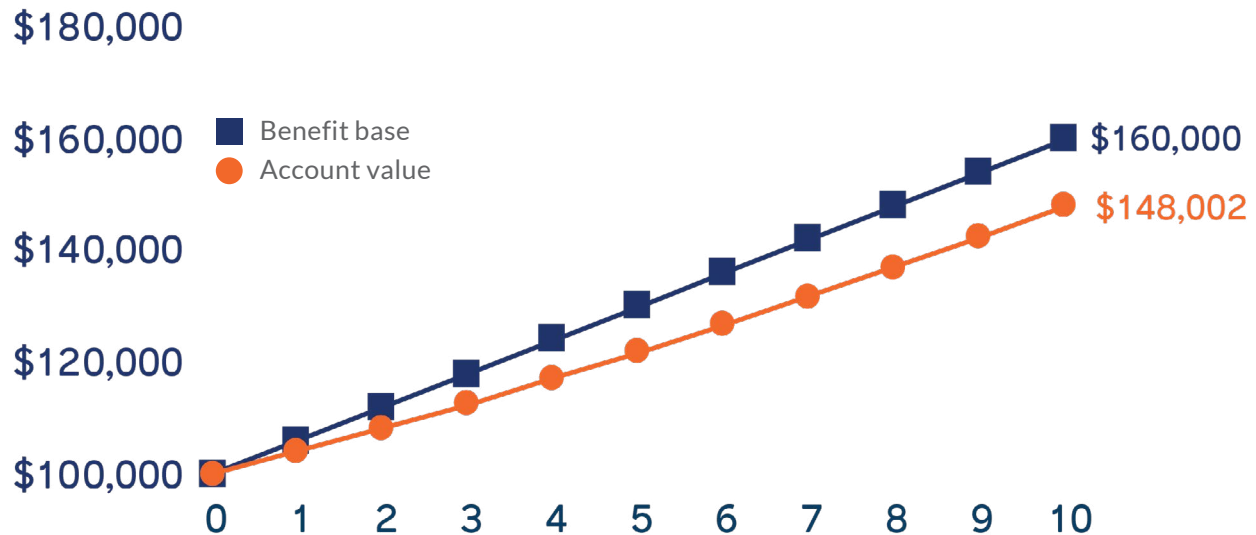
Finding an income solution

After researching income options with his financial professional, Steve decides to purchase a fixed-indexed annuity with a \$100,000 purchase payment and adds the IncomeSecure rider. Here's how Steve receives income for life with this rider.



Step 1: Steve's benefit base grows

Rollup credits are applied to the benefit base during the 10-year rollup period. At the end of this period, Steve's benefit base has grown to \$160,000 because he did not take any withdrawals or income payments.



Example assumes no withdrawals are taken and a 6% simple interest rollup credit. Account value assumes a 5% annual growth rate and a 0.95% annual rider charge.

Step 2: Steve decides to take income payments

At age 67 (at the end of contract year 10), Steve chooses to start taking income payments on an annual basis.

Step 3: Steve's income percentage is determined

His income percentage is set at 5.2% based on his age (67) and selected income option (single lifetime income).

Step 4: Steve receives income for life

Based on his benefit base (\$160,000) and income percentage (5.2%), Steve will receive **\$8,320** ($160,000 \times 5.2\%$) each year for the rest of his life **even if his account value is depleted**.

Other important things to know

Issue ages

You may purchase the rider with your MassMutual Ascend fixed-indexed annuity if you are between the ages of 40-85.

Flexibility of income payments

You may take income payments at any time (if age 55 or older). You may forgo an income payment in any year, but that income payment may not be carried over to the next year. The total income amount that can be taken in a year will never be less than any applicable required minimum distribution.

Impact of withdrawals

Your benefit base will accumulate rollup credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution. Your benefit base will be reduced for withdrawals taken before income payments begin. After income payments have begun, your benefit base will also be reduced for any withdrawals that are greater than the income amount.

This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges or to use as your income payment amount), the benefit base will be reduced by the same percentage that you withdraw from your annuity's account value. Rollup credits stop if you take a withdrawal that exceeds the free withdrawal allowance.

If you take a withdrawal that does not exceed the free withdrawal allowance, your rollup credit will be reduced dollar for dollar for that year. Rollup credits will continue to accumulate thereafter until the end of the rollup period.

Rider charge and cancellation

An annual rider charge of 0.95% will be taken at the end of each contract year. The charge is based on your benefit base and is deducted from your account value. It will be waived once your account value reaches zero due to income payments and rider charges. If you surrender the contract or terminate the rider, a prorated rider charge will apply at that time.

The rider charge may increase upon a reset, a withdrawal that is more than your annuity's free withdrawal allowance or a required minimum distribution, or a permitted transfer of your contract before income payments begin.

You may cancel the rider at any time.

Rider charges are refunded at death if you have not started to receive income payments.

What happens at death

	Before income payments begin	After income payments begin
If your contract has a successor owner	The rider continues and the successor owner becomes the “Insured” for purposes of income payments.	If single lifetime income option is in effect, the rider terminates. If the joint lifetime income option is in effect, rider income payments continue.
If no successor owner	The rider terminates and the contract’s death benefit is payable. Rider charges are refunded.	The rider terminates and the contract’s death benefit is payable.

A successor owner must be a spouse or civil union or domestic partner. They must be the sole beneficiary. They do not have to be a joint owner.





Rollup rate, rider charge, rollup period, and income percentages are current and subject to change for new issues. Rollup rate will never be less than 2%, rider charge will never be more than 2.5% and income percentages will never be less than 3%.

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