



Company	MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company
A.M Best Rating	A++
Standard and Poor's Rating	AA
Product Type	Fixed Indexed
Primary Product Objective	Hybrid
Product	American Legend 7[®] (FPDA)
Policy Form Number	P1470017NW
Distribution Channels Sold In	B/D: Independent Career Independent
Product Launch Date	5/21/2018
Bonus	N/A
Surrender Charge	7 Years 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%



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Product	American Legend 7[®] (FPDA)
Strategies / Subaccounts Offered	9 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	3.85% / 4.05%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Premiums Paid year 1 10% of Account Value years 2+
Death Benefit	Greater of: Full Account Value or Minimum Guaranteed Surrender Value OR Enhanced Death Benefit if optional GMDB rider is elected (see GMDB section)
Surrender Charge Waivers Available	Terminal Illness Extended Care
Available Plan Types	403(b), 457(b), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA, Inherited NQ, Inherited IRA



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Product	American Legend 7[®] (FPDA)
Issue Ages	Q/NQ 0 - 85 Inherited IRA 0 - 75 Inherited IRA NQ 0 - 75
Minimum Initial Premiums	Q/NQ \$10,000
Minimum Subsequent Premium	Q/NQ \$2,000
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Income Ascender
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Inheritance Enhancer SM II Legacy Ascender Rider
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Loans available on TSA contracts
State Approvals	States Not Approved In: AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY



Company	MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company
Product	American Legend 7[®] (FPDA)
Street Level Compensation	YEAR ONE
	Ages 0 - 75 A. 5.00% B. 3.25% & 1.50% trail in year 2 & 1.00% trail in year 3 C. 3.95% & 0.25% trail qtrly beginning in month 12 D. 3.25% & 0.40% trail qtrly beginning in month 12 E. 3.00% & 0.50% trail qtrly beginning in month 12 F. 2.35% & 0.60% trail qtrly beginning in month 12 G. 1.35% & 0.75% trail qtrly beginning in month 12
	Ages 76 - 85 A. 3.00% B. 2.10% & 1.50% trail in year 2 & 1.00% trail in year 3 C. 2.50% & 0.25% trail qtrly beginning in month 12 D. 1.75% & 0.40% trail qtrly beginning in month 12 E. 1.50% & 0.50% trail qtrly beginning in month 12 F. 1.25% & 0.60% trail qtrly beginning in month 12 G. 1.00% & 0.75% trail qtrly beginning in month 12
Data thought to be current as of:	9/21/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective September 21, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company	American Legend 7® (FPDA)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	9.50% / 10.00% Annually	N/A / N/A	N/A / N/A	100% / 2.80% Annually / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	8.50% / 9.10% Annually	N/A / N/A	N/A / N/A	100% / 8.50% Annually / N/A	N/A / N/A
			First Trust Barclays Edge	Annual	Annual Point-to-Point	100.00% / 100.00%	13.25% / 13.75% Annually	N/A / N/A	N/A / N/A	100% / 2.80% Annually / N/A	N/A / N/A
			First Trust Barclays Edge	Annual	Annual Point-to-Point	100.00% / 100.00%	13.15% / 13.65% Annually	N/A / N/A	N/A / N/A	100% / 13.15% Annually / N/A	N/A / N/A
			SPDR Gold Shares	Annual	Annual Point-to-Point	100.00% / 100.00%	11.25% / 12.00% Annually	N/A / N/A	N/A / N/A	100% / 2.80% Annually / N/A	N/A / N/A
			iShares U.S. Real Estate ETF	Annual	Annual Point-to-Point	100.00% / 100.00%	11.00% / 12.00% Annually	N/A / N/A	N/A / N/A	100% / 2.80% Annually / N/A	N/A / N/A
			S&P 500 Average Daily Risk Control 10% USD Price Return Index	Annual	Annual Point-to-Point	70.00% / 75.00%	N/A / N/A	N/A / N/A	N/A / N/A	5% / N/A / N/A	N/A / N/A
			S&P U.S. Retiree Spending	Annual	Annual Point-to-Point	65.00% / 70.00%	N/A / N/A	N/A / N/A	N/A / N/A	5% / N/A / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point with Performance Trigger	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	6.50% / 7.10%
Current Fixed Account Rate(s)		3.85% / 4.05%									



Rates Effective September 21, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		For the second annual point-to-point S&P 500 and First Trust Barclays Edge strategies - caps are guaranteed for the length of the initial surrender charge duration.									



Company	MassMutual Ascend Life Insurance Company
Benefit Name	Income Ascender
Products Available On	American Freedom Liberty® 7 with MVA(Wells Fargo) American Legend 7® American Legend 7® with MVA AssuranceSelect 7 SM Plus with MVA AssuranceSelect 7 SM Plus with MVA(Truist)
Is Benefit a Rider?	Yes
Primary Rider Objective	Guaranteed Income
Benefit Launch Date	1/5/2026
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	40 - 85
Income Initiation	N/A
Minimum Age at Which GLWB Payments Can Commence	55
Waiting Period to Exercise Benefit	N/A
Step-Up	No
Step-Up Frequency	Annually
Spousal Continuation	Yes
Benefit Base Bonus on GLWB	N/A
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.10%
Maximum Annual Benefit Charge	2.50%
Charge Frequency	Annually
Charge Based on	Benefit Base



Company	MassMutual Ascend Life Insurance Company
Benefit Name	Income Ascender
Rollup Interest Type	Simple
Rollup	9.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	Cannot elect GMDB in conjunction with this rider.
Guaranteed Lifetime Withdrawal Benefit	Optional Income Ascender Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 9.00% annual increase (simple interest) on Benefit Base over 10-year accumulation period, until Benefit Base equals 250% of Premiums Paid, or until commencement of income. Any withdrawals that exceed the greater of the Required Minimum Distribution (RMD) or 10% penalty free withdrawal amount will stop the rollup in the accumulation period. Reimbursement of rider charges available at death, provided annuitant dies prior to Guaranteed Withdrawal Payments beginning. Client eligible to reset 10-year accumulation period if Account Value exceeds Benefit Base. Rider charge may increase with reset. Spousal continuation available. Annual rider charge of 1.10% is deducted annually from the Account Value, but based on the Benefit Base. Rider must be elected at issue and can be terminated at client's request. (See below for Income %)
Benefit Payout Table	*Current Guaranteed Withdrawal Payment amounts are available through Mass Mutual Ascend and vary based on issue age and the number of years that income is deferred.



Company	MassMutual Ascend Life Insurance Company
Benefit Name	Income Ascender
Benefit Close Date	N/A



Side-by-Side Comparison

Guaranteed Minimum Death Benefit

Company	MassMutual Ascend Life Insurance Company	MassMutual Ascend Life Insurance Company
Benefit Name	Inheritance Enhancer SM II	Legacy Ascender Rider
Products Available On	American Freedom Liberty [®] 7 American Freedom Liberty [®] 7 with MVA(Wells Fargo) American Legend 7 [®] American Legend 7 [®] Plus(Raymond James) American Legend 7 [®] Plus with MVA(Raymond James) American Legend 7 [®] with MVA AssuranceSelect 7 SM AssuranceSelect 7 SM Plus AssuranceSelect 7 SM Plus with MVA AssuranceSelect 7 SM Plus with MVA(Truist) Safe Return SM	American Freedom Liberty [®] 5 with MVA(Wells Fargo) American Freedom Liberty [®] 5 with MVA(PNC) American Freedom Liberty [®] 7 with MVA(PNC) American Freedom Liberty [®] 7 with MVA(Wells Fargo) American Landmark 5 SM American Landmark 5 SM with MVA American Legend 7 [®] American Legend 7 [®] with MVA AssuranceSelect 5 SM Plus with MVA AssuranceSelect 5 SM Plus with MVA (Truist) AssuranceSelect 7 SM Plus with MVA(Truist) AssuranceSelect 7 SM Plus with MVA
Benefit Launch Date	11/23/2020	6/22/2026
Benefit Type	Rollup Benefit	Rollup Benefit
Can Benefit Be Terminated?	Yes	Yes
Rider Issue Ages	50 - 85	50 - 85
Step-Up	Yes	No
Step-Up Frequency	Annually	N/A
Spousal Continuation	Yes	Yes
Current Annual Benefit Charge	1.15%	0.95%
Maximum Annual Benefit Charge	2.50%	2.50%
Charge Frequency	Annually	Annually
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	Simple	Simple
Rollup	9.00%	9.00%
Initial Rollup Period	10 Years	10 Years

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Side-by-Side Comparison

Guaranteed Minimum Death Benefit

Company	MassMutual Ascend Life Insurance Company	MassMutual Ascend Life Insurance Company
Benefit Name	Inheritance Enhancer SM II	Legacy Ascender Rider
Reset on Rollup Period Permitted	No	Yes
Maximum Rollup Period	10 Years	20 Years
Impact of Withdrawals	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	Cannot elect GLWB in conjunction with this rider.	N/A
Guaranteed Minimum Death Benefit	If optional Inheritance Enhancer GMDB is elected, after fifth contract anniversary, beneficiaries can receive a death benefit equal to Account Value plus the difference between the Death Benefit Base and Account Value if annuitized for a minimum five-year period; alternatively they will receive a death benefit equal to the Account Value plus 50% of the difference between the Death Benefit Base and Account Value if taken as a lump sum. Guaranteed 9.0% annual increase (simple interest) for issue ages 50-75, 6.0% annual increase (simple interest) for issue ages 76-85, on Death Benefit Base over 10-year accumulation period, until Death Benefit Base equals 250% of the first-year premiums. Client eligible to reset 10-year accumulation period annually, if Account Value exceeds Death Benefit Base. Any withdrawals that exceed the greater of the Required Minimum Distribution (RMD) or 10% penalty free withdrawal amount will stop the rollup in the accumulation period. Rider charge may increase with reset. Reimbursement of rider charges available provided Insured dies before fifth contract anniversary. Rider must be elected at issue, and may be terminated upon request once it is issued on the contract.	Optional Legacy Ascender Death Benefit Rider offers a potentially greater benefit upon the annuitant's death than the standard death benefit that would ordinarily be paid under the annuity. Guaranteed 9.0% annual increase (simple interest) for issue ages 50-79 and 6.0% annual increase (simple interest) for issue ages 80-85, on Death Benefit Base over 10-year accumulation period, or until Death Benefit Base equals 250% of the first-year premiums. Client eligible to reset accumulation period annually if Account Value exceeds Death Benefit Base. Rider charge may increase with reset. Any withdrawals that exceed the greater of the Required Minimum Distribution (RMD) or 10% Penalty-Free Withdrawal amount will stop the rollup and the accumulation period. Reimbursement of rider charges available provided insured dies before first contract anniversary. Rider charges will also be refunded if a Death Benefit is paid under the base contract upon death of a non-insured joint owner, at any time. If no rider Death Benefit has been paid and the contract is annuitized for life or over a minimum five-year period certain, beginning in a year when the oldest owner is age 95 or older, the rider will payout the rider's Benefit Base. Rider must be elected at issue and can be terminated at client's request.
Benefit Close Date	N/A	N/A

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