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
Product	**Premier Income Bonus®** (FPDA first 60 days only)
Policy Form Number	P1129918NW
Distribution Channels Sold In	B/D: Independent Independent
Product Launch Date	8/13/2018
Bonus	**6.00%** On all premiums **Applied to Benefit Base, not Account Value**
Surrender Charge	**7 Years** 6.00, 5.00, 4.00, 3.00, 3.00, 3.00, 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%

Company	**MassMutual Ascend Life Insurance Company** Massachusetts Mutual Life Insurance Company
Product	**Premier Income Bonus®** (FPDA first 60 days only)
Strategies / Subaccounts Offered	6 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 / $150,000
Current Fixed Account Rate(s)	4.15% / 4.30%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	**Year 1** 10% of Premiums Paid **Years 2+** 10% Account Value Must leave $5,000 in account
Death Benefit	**Greater of:** Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	403(b), 457(b), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA
Issue Ages	40 - 85
Minimum Initial Premiums	Q/NQ $10,000
Minimum Subsequent Premium	Q/NQ $2,000

Company	**MassMutual Ascend Life Insurance Company** Massachusetts Mutual Life Insurance Company
Product	**Premier Income Bonus®** (FPDA first 60 days only)
Guaranteed Lifetime Withdrawal Benefit (GLWB)	**Actively Marketed** Income Rider II
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	**States Not Approved In:** 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, RI, SC, SD, TN, TX, VA, VT, WA, WI, WV, WY

Company	**MassMutual Ascend Life Insurance Company** Massachusetts Mutual Life Insurance Company
Product	**Premier Income Bonus®** (FPDA first 60 days only)
Street Level Compensation	**YEAR ONE** **Ages 0 - 75** A. 7.00% B. 5.50% & 0.25% trail qtrly beginning in month 12 C. 4.75% & 0.40% trail qtrly beginning in month 12 D. 4.25% & 0.50% trail qtrly beginning in month 12 E. 3.65% & 0.60% trail qtrly beginning in month 12 **Ages 76 - 80** A. 5.25% B. 3.75% & 0.25% trail qtrly beginning in month 12 C. 3.00% & 0.40% trail qtrly beginning in month 12 D. 2.75% & 0.50% trail qtrly beginning in month 12 E. 2.40% & 0.60% trail qtrly beginning in month 12 **Ages 81 - 85** A. 5.25% B. 3.75% & 0.25% trail qtrly beginning in month 12 C. 3.00% & 0.40% trail qtrly beginning in month 12 D. 2.75% & 0.50% trail qtrly beginning in month 12 E. 2.40% & 0.60% trail qtrly beginning in month 12
Data thought to be current as of:	1/21/2025

* 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 January 21, 2025

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	**Premier Income Bonus®** (FPDA first 60 days only)	Low Band / $150,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	8.40% / 8.65% 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%	12.50% / 12.75% 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%	12.25% / 12.50% Annually	N/A / N/A	N/A / N/A	100% / 12.25% Annually / N/A	N/A / N/A
			iShares U.S. Real Estate ETF	Annual	Annual Point-to-Point	100.00% / 100.00%	10.75% / 11.25% 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	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 U.S. Retiree Spending	Annual	Annual Point-to-Point	60.00% / 65.00%	N/A / N/A	N/A / N/A	N/A / N/A	5% / N/A / N/A	N/A / N/A
Current Fixed Account Rate(s)		4.15% / 4.30%									
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		For the second annual point-to-point First Trust Barclays Edge strategy - caps are guaranteed for the length of the initial surrender charge duration.									

Company	**MassMutual Ascend Life Insurance Company**
Benefit Name	**Income Rider II**
Products Available On	Premier Income Bonus® Premier Income Bonus® with MVA
Is Benefit a Rider?	Yes
Benefit Launch Date	9/14/2020
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	40 - 85
Minimum Age at Which GLWB Payments Can Commence	55
Waiting Period to Exercise Benefit	N/A
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Benefit Base Bonus on GLWB	6%
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	1.15%
Maximum Annual Benefit Charge	2.50%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	6.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	Yes

Company	**MassMutual Ascend Life Insurance Company**
Benefit Name	**Income Rider II**
Maximum Rollup Period	20 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	N/A
Guaranteed Lifetime Withdrawal Benefit	Mandatory Income Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Guaranteed 6.00% (simple interest) annual increase on Benefit Base over 10-year accumulation period, until Benefit Base equals 250% of Premiums Paid, or until commencement of income. 6.00% bonus applies to Benefit Base; must take income under the GLWB in order to receive 6.00% bonus. Automatic step-ups annually if Account Value exceeds Benefit Base. Rider charge may increase with reset. Spousal continuation available. Annual rider charge of 1.15% is deducted annually from the Account Value, but based on the Benefit Base. Rider can be terminated at client's request. (See below for Income %)
Benefit Payout Table	***Income % Based on Age of Commencement** (Single Annuitant/Joint Annuitants) Age 55 = 4.00% / 3.00% Age 65 = 5.00% / 4.00% Age 75 = 6.00% / 5.00% Age 85 = 7.00% / 6.00% Ages 90+ = 7.50% / 6.50% Income % increases 0.10% each contract year for attained ages between those shown (i.e. 5.20% is the withdrawal % for age 67).
Benefit Close Date	N/A