

Product Reference Guide

for Truist Investment Services

FIXED ANNUITIES

	American Freedom Classic 3	American Freedom Classic 5
Issue ages	Up to age 89	Up to age 89
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 	
Purchase payments	Minimum: \$10,000	Minimum: \$25,000
Early withdrawal charges	6-year declining starting at 8%	5-year declining starting at 8%
Market value adjustment	Yes	Yes
Features	<ul style="list-style-type: none"> • Offers two three-year terms • Interest rates are set at the beginning of each term, and are guaranteed for three years • Early withdrawal charges and MVAs do not apply to surrenders in the last 30 days of the first three-year term • 10% penalty-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Offers an initial five-year term • Interest rates are set at the beginning of each term, and are guaranteed for that term • 10% penalty-free withdrawal beginning first contract year • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • Extended care and terminal illness waiver riders

FEE-BASED FIXED-INDEXED ANNUITY

Index Protector 5	
Issue ages	Up to age 89
Tax qualifications	<ul style="list-style-type: none">• 403(b) (Traditional & Roth)• 457(b)• 401(a)• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)• Non-qualified• Inherited non-qualified
Purchase payments	Minimum: \$50,000 Additional purchase payments of at least \$25,000 accepted in first two months of contract
Early withdrawal charges	There are no early withdrawal charges. A market value adjustment will apply during the first five contract years.
Features	<ul style="list-style-type: none">• Declared rate: 1-year and 5-year strategies• Indexed strategies: Point-to point with cap• GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate• 10% MVA-free withdrawal beginning first contract year• Extended care and terminal illness waiver riders

FIXED-INDEXED ANNUITIES

	AssuranceSelect 3 Plus	AssuranceSelect 5 Plus	AssuranceSelect 7 Plus
Issue ages	Up to age 90	Up to age 89	Up to age 85
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 		
Purchase payments	Minimum: \$50,000 Additional purchase payments of at least \$2,000 accepted in first two months of contract	Minimum: \$10,000 Additional purchase payments of at least \$2,000 accepted in first year of contract	Minimum: \$10,000 Additional purchase payments of at least \$2,000 accepted in first 10 contract years
Early withdrawal charges	3-year declining starting at 8%	5-year declining starting at 8%	7-year declining starting at 8%
Market value adjustment	Yes	Yes	Yes
Features	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Indexed strategies: Point-to-point with cap, participation rate or cap lock • GMSV: 87.5% of purchase payments plus interest credited at a GMSV rate • 10% penalty-free withdrawal beginning first contract year • Extended care and terminal illness waiver riders • Optional riders: IncomeSecure; Inheritance Enhancer

FIXED-INDEXED ANNUITY RIDERS

Only available with AssuranceSelect 7 Plus

	IncomeSecure	Inheritance Enhancer
Issue ages	40-85 (Q&NQ); Income payments may begin at age 55	50-85 (Q&NQ)
Current rider charge	0.95% of the income base, deducted from the account value. Subject to change upon reset.	1.15% of death benefit base, deducted from account value.
Features	<ul style="list-style-type: none"> • Guaranteed income rider • 7% rollup credit and 10-year income rollup period • Income payments may be taken at any time, if client is age 55 or older • Resets available at first anniversary • Competitive payout percentages that increase 0.10% each year until income start date • Available income options: single lifetime income and joint lifetime income 	<ul style="list-style-type: none"> • Guaranteed death benefit rider • 9% rollup credit and 10-year rollup period for issue ages 50-75; 6% for ages 76-85 • Resets available at first anniversary

REGISTERED INDEX-LINKED ANNUITIES

Index Summit 6	
Issue ages	Up to age 80
Tax qualifications	<ul style="list-style-type: none">• 403(b) (Traditional & Roth)• 457(b)• 401(a)• IRA (Traditional, Roth, SEP, SIMPLE, Inherited)• Non-qualified• Inherited non-qualified
Purchase payments	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract
Early withdrawal charges	6-year declining starting at 8%
Features	<ul style="list-style-type: none">• Crediting strategies: 50% downside participation rate with cap, 50% downside participation rate with upside participation rate and 6-year 10% buffer with upside participation rate• 10% penalty-free withdrawal beginning first contract year• Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals• Extended care and terminal illness waiver riders

REGISTERED INDEX-LINKED ANNUITIES

	Index Frontier 5	Index Frontier 7
Issue ages	Up to age 80	Up to age 80
Tax qualifications	<ul style="list-style-type: none"> • 403(b) (Traditional & Roth) • 457(b) • 401(a) • IRA (Traditional, Roth, SEP, SIMPLE, Inherited) • Non-qualified • Inherited non-qualified 	
Purchase payments	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract	Minimum: \$25,000 Additional purchase payments of at least \$10,000 accepted in first two months of contract
Early withdrawal charges	5-year declining starting at 8%	7-year declining starting at 8%
Features	<ul style="list-style-type: none"> • Crediting strategies: 10% buffer with cap, -10% floor with cap and 0% floor with cap • Bailout feature on indexed strategies • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders 	<ul style="list-style-type: none"> • Crediting strategies: 10% buffer with cap, -10% floor with cap and 0% floor with cap • Bailout feature on indexed strategies • 10% penalty-free withdrawal beginning first contract year • Death benefit is greater of account value or purchase payments, less proportional reductions for withdrawals • Extended care and terminal illness waiver riders

Registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates). Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance Company.

For additional product features, please see the Product Overview. The contracts remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract.

Extended care and terminal illness waiver riders not available in all states. Extended care waiver is offered under form number, R6032410NW or R1462316NW. Terminal illness waiver offered under form number, R6032310NW or R1462416NW. Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number ICC21-P1152221NW, ICC21-P1151521NW, P1146620NW, ICC21-P1152021NW, ICC21-P1152121NW, ICC21-P1476721NW, P1825218NW, P1822217NW, P1822317NW and rider form number R6036711NW and R6042513NW. Form numbers, features and availability may vary by state. Product may not be available in all states. All guarantees subject to the claims-paying ability of MassMutual Ascend.

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT

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