

# MassMutual Ascend Life Insurance Company

## Commission Rates - Effective Jan 1, 2024

### Level SRI

This document is proprietary & confidential information which shall not be disclosed without the Company's express written consent.

P.O. Box 5420  
Cincinnati, Ohio 45201-5420  
1-800-438-3398  
MMAscendConnect.com

#### Fixed-Indexed Annuities

Issue Ages				Commission Rate by Trail Option	
Product	Yrs	Qual	Non-Qual	NT	25 Trail
American Landmark 3	1	0-75	0-75	3.00%	2.50%
		76-85	76-85	2.50%	2.00%
		86-90	86-90	2.00%	1.50%
Trail	2+	0-90	0-90	n/a	0.25%

Issue Ages				Commission Rate by Trail Option				
Product	Yrs	Qual	Non-Qual	NT	25 Trail	40 Trail	50 Trail	60 Trail
American Landmark 5	1	0 - 75	0 - 75	4.00%	2.75%	2.25%	1.95%	1.55%
		76 - 85	76 - 85	3.00%	1.90%	1.50%	1.25%	0.95%
		86-89	86-89	2.00%	1.25%	0.95%	0.80%	0.60%
Trail	1	0-89	0-89	n/a	n/a	n/a	n/a	n/a
	2+	0-89	0-89		0.25%	0.40%	0.50%	0.60%

\*\*Trail for options 25 Trail, 40 Trail, 50 Trail and 60 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

Issue Ages				Commission Rate by Trail Option						
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail
American Legend 7	1	0 - 75	0 - 75	5.00%	3.25%	3.95%	3.25%	3.00%	2.35%	1.35%
		76 - 80	76 - 80	3.00%	2.10%	2.50%	1.75%	1.50%	1.25%	1.00%
		81 - 85	81 - 85	3.00%	2.10%	2.50%	1.75%	1.50%	1.25%	1.00%
Trail	1	0-85	0-85	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2	0-85	0-85		1.50%	0.25%	0.40%	0.50%	0.60%	0.75%
	3	0-85	0-85		1.00%	0.25%	0.40%	0.50%	0.60%	0.75%
	4+	0-85	0-85		n/a	0.25%	0.40%	0.50%	0.60%	0.75%

\*Years 1-5 are for additional deposits

\*\*Trail for options Mod 3, 25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

\*\*\* For commission rates on deposits made after first year, please contact Mass Mutual Ascend Life Insurance

Issue Ages				Commission Rate by Trail Option				
Product	Yrs	Qual	Non-Qual	NT	25 Trail	40 Trail	50 Trail	60 Trail
Premier Income Bonus	1	40-75	40-75	7.00%	5.50%	4.75%	4.25%	3.65%
		76-80	76-80	5.25%	3.75%	3.00%	2.75%	2.40%
		81-85	81-85	5.25%	3.75%	3.00%	2.75%	2.40%
Trail	1	40-89	40-89	n/a	n/a	n/a	n/a	n/a
	2+	40-89	40-89		0.25%	0.40%	0.50%	0.60%

\*\*Trail for option 25 will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

Issue Ages				Commission Rate by Trail Option						
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail
Safe Return**	1	0 - 75	0 - 75	6.00%	4.75%	4.95%	4.50%	4.25%	3.35%	2.75%
		76 - 80	76 - 80	4.60%	3.25%	3.40%	3.00%	2.25%	1.50%	1.25%
		81 - 85	81 - 85	4.60%	3.25%	3.40%	3.00%	2.25%	1.50%	1.25%
Trail	1	0-85	0-85	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2	0-85	0-85		1.50%	0.25%	0.40%	0.50%	0.60%	0.75%
	3	0-85	0-85		0.75%	0.25%	0.40%	0.50%	0.60%	0.75%
	4+	0-85	0-85		n/a	0.25%	0.40%	0.50%	0.60%	0.75%

\*\*There will be no chargeback on withdrawal or surrender of specific deposits whose surrender charges are waived as a result of a renewal cap rate set lower than the bailout cap rate.

\*\*Trail for options Mod 3, 25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

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## Fee-Based Products

### Issue Ages

### Commission Rate by Trail Option

Product	Yr	Qual	Non - Qual	NT	T1	T2	T3
Index Protector 4	1	0-90	0-90	0.00%	n/a	n/a	n/a

\*Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II

### Issue Ages

### Commission Rate by Trail Option

Product	Yr	Qual	Non - Qual	NT	T1	T2	T3
Index Protector 5	1	0-89	0-89	0.00%	n/a	n/a	n/a

\*Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II

### Issue Ages

### Commission Rate by Trail Option

Product	Yr	Qual	Non - Qual	NT	T1	T2	T3
Index Protector 7	1	0-85	18-85	0.00%	n/a	n/a	n/a

\*Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.

### Issue Ages

### Commission Rate by Trail Option

Product	Yr	Qual	Non - Qual	NT
Advantage 5 Advisory	1	0-89	0-89	0.00%

## Fixed & Immediate Annuities

### Issue Ages

### Commission Rate by Trail Option

Product	Yrs	Qual	Non-Qual	HEAP
Secure Gain 3	1	0-80	0-80	2.00%
		81-85	81-85	1.50%
		86-89	86-89	0.50%
Trail	4+	0-89	0-89	0.25%

### Issue Ages

### Commission Rate by Trail Option

Product	Yrs	Qual	Non-Qual	NT	25 Trail
Secure Gain 5	1	0 - 80	0 - 80	2.50%	1.50%
		81 - 89	81 - 89	1.50%	0.75%
Trail	2+	0-89	0-89	n/a	0.25%

### Issue Ages

### Commission Rate by Trail Option

Product	Yrs	Qual	Non-Qual	NT	T1	T2	T3
Secure Gain 7	1	0-75	0-75	3.50%	n/a	n/a	n/a
		76-80	76-80	3.50%			
		81-85	81-85	1.50%			

### Issue Ages

### Commission Rate by Trail Option

Product	Yr	Qual	Non - Qual	NT	T1	T2	T3
Single Premium Immediate Annuity	1	0 - 95		3.00%	n/a	n/a	n/a

\*Certain durations may pay a reduced commission, please check the SPIA quote on MMAscendConnect.com

## MassMutual Ascend Life Insurance Company Commission & Chargeback Guidelines

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This document is part of the MassMutual Ascend Life Insurance Company Agent Contract & contains proprietary and confidential information, which shall not be disclosed without the Company's express written consent.

- ⇒ Commission & Chargeback guidelines are subject to change at Company discretion.
- ⇒ Commissions are paid on individual applications only using Signed Date of application to determine the agent contract level in effect.
- ⇒ Commissions are based on the age of the oldest Owner at receipt of 1st premium.
- ⇒ Any policy NTO'd (Not Taken Out) or Rescinded in any year will chargeback 100% of commissions paid.
- ⇒ First year commissions will be rescinded in any situation in which you fail to conform to applicable state regulations and/or company policies and procedures, including but not limited to our quality of business guidelines.
- ⇒ Policy values applied towards premium will not receive commission under any circumstance. The following will be paid at reduced commission rates: Internal replacement (i.e., new policies issued as a result of the termination of existing policies within the Company); cash values paid to policyholders & subsequently returned for application to newly issued policies.
- ⇒ Any amount returned to the client within the first year, except Systematic Withdrawals, will result in a chargeback of commission using current Partial Withdrawal chargeback rules.
- ⇒ Safe Return: If total premium is less than \$25,000 at start of month 3 after policy issue commissions will be retroactively reduced. Reduction rate will be determined on a case by case basis.

### COMMISSION CHARGEBACKS

No commission chargebacks will occur after the 1st policy year unless otherwise stated.

Chargeback rules apply to all Single Premium, Multi-Year Guarantee and Fixed-Indexed Deferred Annuity products listed on the attached commission schedule unless otherwise noted.

Transaction	Product	Months			
		0 - 6	7 - 12	13 - 24	
				Lapses <10%	Lapses >10%
Annuitization <sup>(1)</sup>	All products	100%	100%	0%	0%
Partial Withdrawal	All products (except as noted below)	100%	50%	0%	0%
	Advantage 5 Advisory	100%	100%	0%	0%
	American Landmark 3 & 5				
	Index Protector 4, 5, & 7				
	SecureGain 3, 5, & 7				
	SPIA				
Death <sup>(2)</sup>	All products (except as noted below)	50%	0%	0%	0%
	Advantage 5 Advisory	100%	100%	0%	0%
	American Landmark 3 & 5				
	Index Protector 4, 5, & 7				
	SecureGain 3, 5, & 7				
	SPIA				
Full Surrender	Safe Return only	100%	0%	0%	0%
	All products (except as noted below)	100%	50%	0%	0%
	Advantage 5 Advisory	100%	100%	0%	0%
	American Landmark 3 & 5				
	Index Protector 4, 5, & 7				
	Premier Income Bonus				
	SecureGain 3, 5, & 7				
	SPIA				
	Safe Return only	100%	100%	0%	100% <sup>(3)</sup>

(1) No chargeback for annuitizations will occur after the first policy year. In the first policy year, annuitizations for periods of 10 or more years or Life will be repaid at 100% of the current Single Premium Immediate Annuity commission rate. Annuitizations for periods of 9 years or less will be repaid at 50% of the current Single Premium Immediate Annuity commission rate.

(2) Death of Owner for all products.

(3) If the Safe Return product second year lapse rate exceeds 10% of policies or policy value, we reserve the right to chargeback on all Safe Return policies surrendered in the second policy year based on a review of business activity.