

Single Premium Immediate Annuity

3 things to know about the SPIA:

- Purchased with a single purchase payment
- Offers lifetime income options
- Issued by a leading annuity provider.

Receive guaranteed income

If you have a sum of money and are looking for guaranteed income, or if you simply want to make your future years more carefree and stable, a MassMutual Ascend Single Premium Immediate Annuity (SPIA) may be the answer.

Purchasing a SPIA

For a single purchase payment of \$10,000 or more, a MassMutual Ascend SPIA guarantees that those dollars will provide you with a consistent cash flow of scheduled periodic payments, for as long as you choose.

Annuity payments

If you choose annuity payments for life, your future income will never run dry. Payout options are available to provide a steady stream of income on which you can depend. You can choose the length of time to receive payments, or elect to receive an income stream that you cannot outlive. Ask your financial professional for a current payout quote illustration.

Why choose MassMutual Ascend?

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.

Learn more at [MassMutualAscend.com](https://www.massmutualascend.com).

MassMutual Ascend

Please note this brochure is a general description of the product. Please read your contract for definitions and complete terms and conditions, as this is a summary of the annuity's features. For use with contract form P1020203NW, P1020212ID and P1020203OR.

Contract 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.

Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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