

MassMutual Ascend Life Insurance Company

Commission Rates - Effective March 3, 2025

Level SRI

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

MassMutual Ascend

P.O. Box 5420
Cincinnati, Ohio 45201-5420
1-800-438-3398
MMAAscendConnect.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%
		86-90	86-90	0.50%

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%
<i>Trail</i>	2+	0-89	0-89	n/a	0.25%

Issue Ages

Commission Rate by Trail Option

Product	Yrs	Qual	Non-Qual	NT
Secure Gain 7	1	0 - 75	0 - 75	3.50%
		76 - 80	76 - 80	3.50%
		81 - 85	81 - 85	1.50%
		86 - 88	86 - 88	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 MMAAscendConnect.com

**MassMutual Ascend Life Insurance Company
Commission & Chargeback Guidelines**

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 ⁽¹⁾	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 ⁽²⁾	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					
	Safe Return only	100%	0%	0%	0%
Full Surrender	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% ⁽³⁾	

(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.