Index Achiever Advisory

MassMutual Ascend Life Insurance Company

A registered index-linked annuity from MassMutual Ascend Life Insurance Company



Participate in market growth

Growth is limited by a cap or upside participation rate



Benefit from tax deferral

Assets grow tax-deferred and may accumulate at a faster rate



Manage downside risk

Downside risk is limited by a floor, downside participation rate or buffer



No annual or recurring fees

An early withdrawal charge applies to withdrawals in excess of 10% during the first six contract years

Rates effective: 4/07/2024-4/20/2024 For terms starting on: 4/20/2024	**1-Year Term Declared Rate**		**1-Year Term 50% Downside Participation Rate with Upside Participation Rate**		**1-Year Term -10% Floor with Cap**	
	Earns interest at a fixed rate		*Protects against half of index losses*		*Protects against index losses in excess of -10%*	
	Purchase payments $250k and over	Purchase payments less than $250k	Purchase payments $250k and over	Purchase payments less than $250k	Purchase payments $250k and over	Purchase payments less than $250k
Declared Rate	3.05%	3.00%				
S&P 500			73%	72%	12.25%	12.00%
iShares MSCI EAFE ETF			79%	77%		
iShares U.S. Real Estate			76%	75%		
SPDR Gold Shares			80%	70%		
First Trust Barclays Edge			180%	175%		

Rates continued on next page →

Rates effective: 4/07/2024-4/20/2024 For terms starting on: 4/20/2024	**1-Year Term 10% Buffer with Upside Participation Rate**		**1-Year Term 10% Buffer with Cap**		**6-Year Term 10% Buffer with Upside Participation Rate**	
	Protects against the first 10% of index losses		*Protects against the first 10% of index losses*		*Protects against the first 10% of index losses*	
	Purchase payments $250k and over	Purchase payments less than $250k	Purchase payments $250k and over	Purchase payments less than $250k	Purchase payments $250k and over	Purchase payments less than $250k
S&P 500			17.50%	17.00%	130%	125%
iShares MSCI EAFE ETF			19.50%	18.50%		
iShares U.S. Real Estate			27.50%	26.50%		
SPDR Gold Shares			15.00%	14.50%		
First Trust Barclays Edge	150%	145%				

Available strategies may vary by Broker/Dealer and by state. Please talk with your financial professional to determine the strategies available.

State Approvals and Variations: Index Achiever Advisory is not available in HI, MT, NJ, OR, PR.
*6-year term with 10% buffer strategy is only available at issue.

The Declared Rate Strategy is not available in MO. MO contracts have a Temporary Holding Account that pays interest at the guaranteed minimum interest rate that would apply to the Declared Rate Strategy.

Extended Care and Terminal Illness waivers not available in MA. Residents are only permitted to purchase annuity products within their resident state in MN and UT.

The Index Achiever Advisory can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company. This material must be preceded or accompanied by a prospectus for MassMutual Ascend's Index Achiever Advisory. The prospectus contains important information about the Index Achiever Advisory annuity and MassMutual Ascend. Read it carefully before you purchase an Index Achiever Advisory contract. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates.

The Index Achiever Advisory fee-based registered index-linked annuity is intended to be used in an advisory relationship between the client and a registered investment advisor.
MassMutual Ascend is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

Declared rates and indexed strategy caps and upside participation rates are current as of the date shown and are subject to change at any time. An indexed strategy's return is based, in part, on the change in the value of the applicable index or exchange-traded fund. For each indexed strategy that we currently offer, any positive return for a term is subject to the applicable cap or upside participation rate for that term. These caps and upside participation rates may vary from term to term. For current strategies, the cap for a term will never be less than 1%, and the upside participation rate for a term will never be less than 5%. Future indexed strategies could offer different minimum caps and participation rates. For each indexed strategy that we currently offer, any negative return for a term is limited by a -10% floor, 50% downside participation rate or 10% buffer. Future indexed strategies could offer different floors, downside participation rates or buffers.

S&P 500 refers to the S&P 500 Price Return Index (SPX) and the strategies linked to an ETF are based on the change in closing price and do not include dividends. For more information, visit us.spindices.com (keyword SPX). SPDR Gold refers to the SPDR Gold Shares ETF (GLD). For more information, visit spdrgoldshares.com/usa. iShares U.S Real Estate refers to iShares US Real Estate ETF (IYR). iShares MSCI EAFE refers to iShares MSCI EAFE ETF (EFA). For more information on the iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF, visit iShares.com (ticker symbols IYR and EFA).

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