

# Index Frontier 5 Pro



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



Participate in market growth

Growth is limited by a cap



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 or buffer



10% penalty-free withdrawals

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

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 10% Buffer with Cap  <i>Protects against the first 10% of index losses</i>		1-Year Term -10% Floor with Cap  <i>Protects against index losses in excess of -10%</i>		1-Year Term 0% Floor with Cap  <i>Complete protection against index losses</i>	
	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	iShares MSCI EAFE	iShares U.S. Real Estate			
	13.25%	12.25%	12.50%	11.50%	8.00%	7.50%
			12.00%	11.00%	8.00%	7.50%
			18.00%	16.50%	8.00%	7.50%

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.50%

Your financial representative's Broker/Dealer has enabled the above strategies to be offered. Available strategies may vary by Broker/Dealer.

**State Approvals and Variations:** Index Frontier 5 Pro is not available in AK, NJ, NY, OR, PR.

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.

**Bailout Right:** On indexed strategies, early withdrawal charges are waived if the cap for an indexed strategy ever falls below its bailout trigger. Buffer Indexed Strategies have a bailout trigger of 5%; -10% Floor Indexed Strategies have a bailout trigger of 5%; 0% Floor Indexed Strategies have a bailout trigger of 3%.

**The Index Frontier 5 Pro 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 Frontier 5 Pro. The prospectus contains important information about the Index Frontier 5 Pro annuity and MassMutual Ascend. Read it carefully before you purchase an Index Frontier 5 Pro contract. In the Index Frontier Pro contract and prospectus, a cap is referred to as a maximum gain, and a floor is referred to as a maximum loss. Visit [MassMutualAscend.com/RILArates](https://MassMutualAscend.com/RILArates) to obtain a free prospectus.**

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Indexed strategy caps 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. The return for a term of an indexed strategy will never be more than its cap for that term. Caps may vary from term to term. A cap for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different cap guarantees. Buffer strategies offer a 10% buffer each term. Future indexed strategies could offer different buffers or floors.

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](https://us.spindices.com) (keyword SPX). 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](https://iShares.com) (ticker symbols IYR and EFA).

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# Index Frontier 7 Pro

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



**Participate in market growth**

Growth is limited by a cap



**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 or buffer



**10% penalty-free withdrawals**

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

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 10% Buffer with Cap  <i>Protects against the first 10% of index losses</i>		1-Year Term -10% Floor with Cap  <i>Protects against index losses in excess of -10%</i>		1-Year Term 0% Floor with Cap  <i>Complete protection against index losses</i>	
	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	15.25%	13.75%	13.75%	12.75%	8.75%	8.25%
iShares U.S. Real Estate			18.50%	17.00%	8.75%	8.25%
iShares MSCI EAFE			13.00%	12.00%	9.25%	8.75%

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 1.00%.

Your financial representative's Broker/Dealer has authorized the above strategies to be offered. Available strategies may vary by Broker/Dealer.

**State Approvals and Variations:** Index Frontier 7 Pro is not available in AK, NJ, NY, OR, PR.

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.

**Bailout Right:** On indexed strategies, early withdrawal charges are waived if the cap for an indexed strategy ever falls below its bailout trigger. Buffer Indexed Strategies have a bailout trigger of 6%; -10% Floor Indexed Strategies have a bailout trigger of 6%; 0% Floor Indexed Strategies have a bailout trigger of 3%.

The Index Frontier 7 Pro 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 Frontier 7 Pro. The prospectus contains important information about the Index Frontier 7 Pro annuity and MassMutual Ascend. Read it carefully before you purchase an Index Frontier 7 Pro contract. In the Index Frontier 7 Pro contract and prospectus, a cap is referred to as a maximum gain, and a floor is referred to as a maximum loss. Visit [MassMutualAscend.com/RILArates](https://MassMutualAscend.com/RILArates) to obtain a free prospectus.

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Indexed strategy caps 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. The return for a term of an indexed strategy will never be more than its cap for that term. Caps may vary from term to term. A cap for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different cap guarantees. Buffer strategies offer a 10% buffer each term. Future indexed strategies could offer different buffers or floors.

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](https://us.spindices.com) (keyword SPX). 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](https://iShares.com) (ticker symbols IYR and EFA).

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# Index Summit 6 Pro

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



## 10% penalty-free withdrawals

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

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 50% Downside Participation Rate with Upside Participation Rate		2-Year Term 50% Downside Participation Rate with Upside Participation Rate		1-Year Term 50% Downside Participation Rate with Cap		2-Year Term 50% Downside Participation Rate with Cap	
	Protects against half of index losses		Protects against half of index losses		Protects against half of index losses		Protects against half of index losses	
	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k
S&P 500	75%	70%	90%	85%	14.00%	13.00%	35%	33%
iShares MSCI EAFE	85%	80%						
iShares U.S. Real Estate	75%	70%						
First Trust Barclays Edge	165%	160%						

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%

Rates continued on next page →

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 0% Floor with Cap		1-Year Term -10% Floor with Cap		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	
	Complete protection against index losses		Protects against index losses in excess of -10%		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 \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k
S&P 500	6.75%	6.5%	12%	11.5%			14.5%	14%	130%	125%
iShares MSCI EAFE			12.5%	12%						
iShares U.S. Real Estate			15%	14%						
SPDR Gold Shares			18%	16%						
First Trust Barclays Edge					130%	125%				

**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 Summit 6 is not available in AK, NY, OR, PR.**

6-Year Term 10% Buffer Strategy not available in AK, NY, OR, PR.

\*6-year term with 10% buffer strategy is only available at issue.

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.

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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 50% downside participation rate. Future indexed strategies could offer different downside participation rates.

For more information on the iShares MSCI EAFE ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbol EFA.

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