

# Index Frontier 5

A registered index-linked annuity from MassMutual 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



## No annual or recurring fees

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 Declared Rate  <i>Earns interest at a fixed rate</i>		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	Purchase payments \$250k and over	Purchase payments less than \$250k
Declared Rate	3.80%	3.70%						
S&P 500			11.75%	10.75%	11.50%	10.50%	7.00%	6.50%
iShares MSCI EAFE					10.25%	9.25%	7.00%	6.50%
iShares U.S. Real Estate					14.00%	13.00%	6.50%	6.00%
SPDR Gold Shares					18.00%	17.00%	9.50%	8.50%

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 5 is not available in AK, NY, OR, PR.

**The Declared Rate Strategy is not available in MO.**

S&P 500 Buffer and MSCI EAFE strategies not available in HI. 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 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. The prospectus contains important information about the Index Frontier 5 annuity and MassMutual Ascend. Read it carefully before you purchase an Index Frontier 5 contract. In the Index Frontier 5 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.**

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. Annuities are intended to be long-term investments and may not be suitable for all investors.

Withdrawals from an annuity contract may have tax consequences.

Declared rates and 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). SPDR Gold refers to the SPDR Gold Shares ETF (GLD). For more information, visit [spdrgoldshares.com/usa](https://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](https://iShares.com) (ticker symbols IYR and EFA).

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# Index Frontier 7

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



## No annual or recurring fees

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 Declared Rate		1-Year Term 10% Buffer with Cap		1-Year Term -10% Floor with Cap		1-Year Term 0% Floor with Cap	
	Earns interest at a fixed rate		Protects against the first 10% of index losses		Protects against index losses in excess of -10%		Complete protection against 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	Purchase payments \$250k and over	Purchase payments less than \$250k
Declared Rate	3.90%	3.80%						
S&P 500			12.00%	11.00%	11.75%	10.75%	7.25%	6.75%
iShares MSCI EAFE					10.50%	9.50%	7.25%	6.75%
iShares U.S. Real Estate					15.00%	14.00%	6.75%	6.25%
SPDR Gold Shares					18.25%	17.25%	10.00%	9.00%

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 is not available in AK, NY, OR, PR.

**The Declared Rate Strategy is not available in MO.**

S&P 500 Buffer and MSCI EAFE strategies not available in HI. 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 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. The prospectus contains important information about the Index Frontier 7 annuity and MassMutual Ascend. Read it carefully before you purchase an Index Frontier 7 contract. In the Index Frontier 7 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). SPDR Gold refers to the SPDR Gold Shares ETF (GLD). For more information, visit [spdrgoldshares.com/usa](https://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, visit [iShares.com](https://iShares.com) (ticker symbols IYR and EFA).

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# Index Summit 6

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: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term Declared Rate		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	
	Earns interest at a fixed rate		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	Purchase payments \$100k and over	Purchase payments less than \$100k
Declared Rate	3.05%	3.00%								
S&P 500			66%	61%	75%	70%	11%	10.5%	20%	19%
iShares MSCI EAFE			73%	68%						
iShares U.S. Real Estate			65%	60%						
First Trust Barclays Edge			130%	125%						

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	5%	4.75%	10%	9.75%			12%	11.5%	110%	105%
iShares MSCI EAFE			10%	9.5%						
iShares U.S. Real Estate			12.5%	12%						
SPDR Gold Shares			14%	13%						
First Trust Barclays Edge					105%	100%				

**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.

**The Declared Rate Strategy is not available in MO.**

\*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.

**The Index Summit 6 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 Summit 6. The prospectus contains important information about the Index Summit 6 annuity and MassMutual Ascend. Read it carefully before you purchase an Index Summit 6 contract. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates).**

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

For more information on the iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbols EFA and IYR.

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