

AssuranceSelect 5

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Accepts additional purchase payments in the first two contract months
- Opportunity to select from indexed strategies and a declared rate strategy
- 10% penalty-free withdrawals
- Early withdrawal charges that end after five years
- Opportunity to receive lifetime income

Rates effective 01/07/24	Purchase payments \$100,000 and over	Purchase payments under \$100,000
Declared strategy interest rate	3.40%	3.15%
S&P 500® 1-year point-to-point with cap	7.50% cap	7.25% cap
iShares U.S. Real Estate 1-year point-to-point with cap	9.50% cap	9.00% cap

Rates and caps are current as of the date shown and are subject to change at any time.

An indexed interest rate is based in part on the change in the value of the applicable index or exchange-traded fund. The indexed interest rate for a term of an indexed strategy with a cap will never be more than its cap for that term. We do not guarantee that amounts allocated to an indexed strategy will earn interest, but the indexed interest rate for a term year will never be less than 0%.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the first five contract years. Early withdrawal charges do not apply to amounts covered by the 10% free withdrawal allowance. Withdrawals and early withdrawal charges impact contract values and benefits.

The contract offers life payout options. If you select one of these options, we will make periodic payments until the death of the person on whose life payments are based. After the annuity payout initiation date, you cannot surrender your annuity or withdraw any other money from your annuity.

In general you will pay ordinary income taxes on the earned interest when you receive annuity payout benefits, you surrender your annuity or you take a withdrawal. You may pay a 10% federal penalty tax on the taxable amount of any payment that you receive before age 59½.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by MassMutual Ascend. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by MassMutual Ascend. MassMutual Ascend products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The iShares U.S. Real Estate ETF is distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates ("BlackRock"), and these trademarks have been licensed for certain purposes by MassMutual Ascend. MassMutual Ascend annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from MassMutual Ascend do not acquire any interest in the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any MassMutual Ascend annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares U.S. Real Estate ETF or any data related thereto.

MassMutual Ascend Life Insurance CompanySM 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.

Product issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number P1113516NW, P1113516ID and P1113516OR. Product not available in all states. Form numbers and features may vary by state. **All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.**

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

∴ MassMutual Ascend