



Fixed-Indexed Annuity Renewal History

A guide from MassMutual Ascend Life Insurance Company

When you purchase a fixed-indexed annuity, you have the opportunity to allocate your purchase payment to one or more indexed strategies and a declared rate strategy.

- **Indexed strategies** credit interest based on the positive change of a market index. The amount of interest credited to your account is limited by a cap.
- **A declared rate strategy** credits interest at a fixed rate.

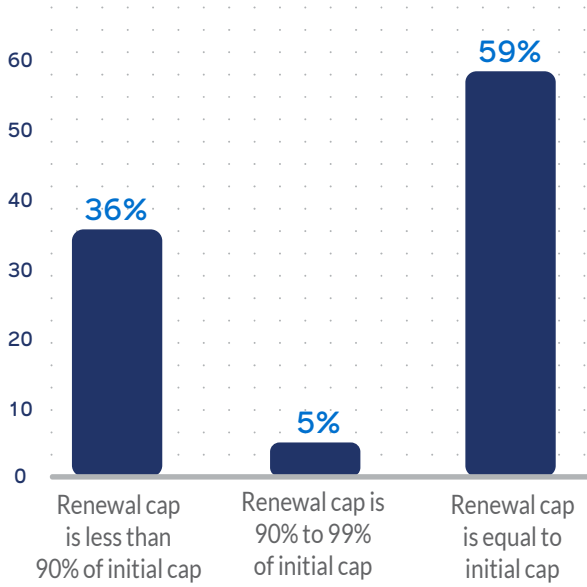
Caps and rates are set by the company at the start of each one-year term. Since caps and rates have the potential to vary from term to term, you may want to consider a company's renewal history before making a purchase decision.

MassMutual Ascend is proud to offer strong renewal caps and rates to help take your financial future above and beyond.



ANNUAL POINT-TO-POINT WITH CAP INDEXED STRATEGY

Includes all contracts that were subject to an early withdrawal charge as of December 31, 2022

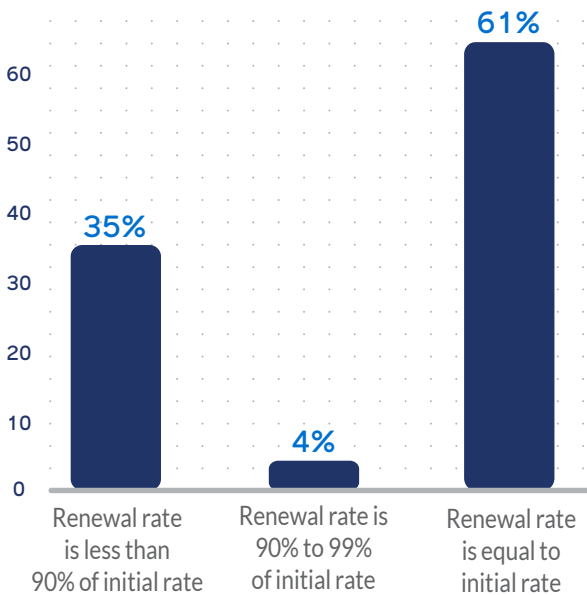


2022 renewal cap level relative to the cap set at initial term

64% of 2022
renewal caps were
at least 90% of the
initial cap

DECLARED RATE STRATEGY

Includes all contracts that were subject to an early withdrawal charge as of December 31, 2022



2022 renewal rate level relative to the rate set at initial term

65% of 2022
renewal rates were
at least 90% of the
initial rate

Information shown is for contracts that were within their early withdrawal charge period as of December 31, 2022 and is not a guarantee or representation of future renewal cap or declared interest rate decisions.

For use with contract forms P1074514ID, P1470218ID, P1113516ID, P1471718ID, P1126818ID, P1135619ID, P1140119ID, P1146620ID, P1140219ID, P1110416ID, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, P1080015ID, P1457113ID, P1129918ID, P1129918ID-NoMVA, P1134618ID, P1112916ID, P1470017ID and P1104414ID. Form numbers vary by state.

Before you purchase a fixed-indexed annuity, consider all of its features, benefits, risks and costs, not just a renewal history. Ask your financial professional for more information about our fixed-indexed annuities.

When you buy a fixed-indexed annuity, you own an insurance contract. You are not buying shares of any stock or index. For amounts held under the declared rate strategy, interest is credited daily at the declared rate. For amounts held under an indexed strategy, interest is credited on the last day of a term at the applicable indexed interest rate, which will never be higher than the cap for that strategy for that term. The guaranteed minimum declared rate and guaranteed minimum caps are set out on the contract specifications page. For each indexed strategy, the guaranteed minimum indexed interest rate for a term is 0%.

Products issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

All guarantees are backed by the claims-paying ability of MassMutual AscendSM.

NOT FDIC OR NCUSIF INSURED • NO BANK OR CREDIT UNION GUARANTEE • MAY LOSE VALUE
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT

The logo for MassMutual Ascend, featuring three blue dots followed by the text "MassMutual Ascend" in a bold, blue, sans-serif font.