

Safe Return

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Accepts additional purchase payments in the first two contract months
- Offers a return of premium guarantee and bailout feature in certain circumstances
- Choose from multiple interest crediting strategies
- 10% penalty-free withdrawals
- Early withdrawal charges that end after 10 years
- Opportunity to receive lifetime income
- Liquidity with extended care and terminal illness waiver riders

Rates effective 01/07/2024

Declared strategy interest rate	3.80%
S&P 500® 1-year point-to-point with cap	7.50% cap (3.00% bailout cap)
S&P 500 Risk Control with participation rate	60% (25% bailout rate)
iShares U.S. Real Estate 1-year point-to-point with cap	8.50% cap (3.00% bailout cap)

Indexed strategies with caps have a 3% bailout cap. Indexed strategies with participation rates have a 25% bailout rate.

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

Interest rates for indexed strategies are determined, in part, by the change in the applicable index or unit value, are limited by the applicable cap or participation rate, but will never be lower than 0%. Indexed interest, if any, is credited at the end of each one-year term. If you allocate money to an indexed strategy, you aren't investing directly in any index or exchange-traded fund, the stocks included in any index, or the securities, commodities or other investments held in the portfolio of any exchange-traded fund. Withdrawals impact contract values. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax. If a waiver rider applies, early withdrawal charges are waived. Lifetime income payments are based on the account value.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the first 10 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 Risk Control refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit [US.SPIndices.com](https://www.us.spindices.com) and search keyword SPXAV10P. For more information on the iShares U.S. Real Estate ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbol IYR.

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