

# Index Protector 4

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

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

| Rates effective 01/07/24  | Purchase payments<br>\$250,000 and over | Purchase payments<br>under \$250,000 |
|---|---|--------------------------------------|
| Declared strategy interest rate   | 5.00%                                   | 4.90%                                |
| S&P 500® 1-year point-to-point with cap                                 | 10.00%                                  | 9.75%                                |
| iShares U.S. Real Estate 1-year point-to-point with cap                 | 12.50%                                  | 12.00%                               |
| S&P 500 Risk Control 1-year point-to-point with participation rate      | 80%                                     | 75%                                  |
| S&P U.S. Retiree Spending 1-year point-to-point with participation rate | 85%                                     | 80%                                  |
| iShares MSCI EAFE 1-year point-to-point with cap                        | 10.50%                                  | 10.25%                               |

Product not available in: TX. 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, and 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 term year. 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 Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.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.

**The S&P 500 Risk Control 10% Index 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 S&P U.S. Retiree Spending Index, visit [US.SPIndices.com](https://www.us.spindices.com) and search keyword SPRETIRE. For more information on the iShares U.S. Real Estate ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbol IYR.**

The S&P 500 Index, the S&P 500 Average Daily Risk Control 10% Price Return Index and the S&P U.S. Retiree Spending Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by MassMutual Ascend. Standard & Poor's®, S&P® and S&P 500 Average Daily Risk Control 10%™ are trademarks of Standard & Poor's Financial Services LLC ("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's 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 S&P 500 Average Daily Risk Control 10% Price Return Index or the S&P U.S. Retiree Spending Index.

The iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF are 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 MSCI EAFE ETF or 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 MSCI EAFE ETF or the iShares U.S. Real Estate ETF or any data related thereto.

MassMutual Ascend Life Insurance Company<sup>SM</sup> 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 Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form numbers P1140119NW, P1140119OR and P1140119ID. 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**