

# 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: 4/07/2024-4/20/2024  For terms starting on: 4/20/2024	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://www.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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