

# Index Summit 6

## A registered index-linked annuity



### Participate in market growth

Growth is limited by a cap or upside participation rate



### Benefit from tax deferral

Assets grow tax-deferred and may accumulate at a faster rate



### Manage downside risk

Downside risk is limited by a downside participation rate or buffer



### No annual or recurring fees

An early withdrawal charge applies to withdrawals in excess of 10% during the first six contract years

Rates effective: 3/21/2023-4/06/2023  For terms starting on: 4/06/2023	1-Year Term Declared Rate		1-Year Term with 50% Downside Participation Rate		2-Year Term with 50% Downside Participation Rate		6-Year Term* with 10% Buffer	
	<i>Earns interest at a fixed rate</i>		<i>Protects against half of index losses</i>		<i>Protects against half of index losses</i>		<i>Protects against the first 10% of index losses</i>	
	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k
Declared Rate	3.25%	3.15%						
S&P 500 with Cap			15.00%	14.50%	32.00%	30.00%		
S&P 500 with Upside Participation Rate			73%	68%	85%	80%	120%	115%
iShares MSCI EAFE ETF with Upside Participation Rate			75%	70%	90%	85%		
iShares U.S. Real Estate with Upside Participation Rate			75%	70%	85%	80%		

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 Summit 6 is not available in AK, NY, OR, PR.

6-Year Term 10% Buffer Strategy not available in AK, NJ, NY, OR, PR, VA.

\*6-year term with 10% buffer strategy is only available at issue.

**The Declared Rate Strategy is not available in MO.**

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.

**The Index Summit 6 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 Summit 6. The prospectus contains important information about the Index Summit 6 annuity and MassMutual Ascend. Read it carefully before you purchase an Index Summit 6 contract. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates).**

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.

Declared rates and indexed strategy caps and upside participation rates 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. For each indexed strategy that we currently offer, any positive return for a term is subject to the applicable cap or upside participation rate for that term. These caps and upside participation rates may vary from term to term. For current strategies, the cap for a term will never be less than 1%, and the upside participation rate for a term will never be less than 5%. Future indexed strategies could offer different minimum caps and participation rates. For each indexed strategy that we currently offer, any negative return for a term is limited by a 50% downside participation rate. Future indexed strategies could offer different downside participation rates.

For more information on the iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbols EFA and IYR.

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