

# Index Frontier 5 Pro

## A registered index-linked annuity



### 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



### 10% penalty-free withdrawals

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

Rates effective: 3/21/2023-4/06/2023  For terms starting on: 4/06/2023	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
S&P 500	18.00%	16.00%	13.50%	13.00%	7.25%	6.75%
iShares MSCI EAFE			15.00%	14.00%	7.50%	7.00%
iShares U.S. Real Estate			19.00%	18.00%	8.50%	8.00%

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.50%

Your financial representative's Broker/Dealer has enabled the above strategies to be offered. Available strategies may vary by Broker/Dealer.

**State Approvals and Variations: Index Frontier 5 Pro is not available in AK, NJ, NY, OR, PR.**

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 Pro 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 Pro. The prospectus contains important information about the Index Frontier 5 Pro annuity and MassMutual Ascend. Read it carefully before you purchase an Index Frontier 5 Pro contract. In the Index Frontier Pro 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://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.

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). 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, visit [iShares.com](https://iShares.com) (ticker symbols IYR and EFA).

The S&P 500 Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by MassMutual Ascend. Standard & Poor's® and S&P® are registered 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 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 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.

**Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance Company.** Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under contract form number P1833421NW and P1833421ID. 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. © 2023 by MassMutual Ascend. All rights reserved.

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value	Not Insured by any Federal Government Agency	Not a deposit
----------------------------	-----------------------------------	----------------	--	---------------

F1835622NW-1