

# Index Summit 6 Pro

A registered index-linked annuity from MassMutual Ascend Life Insurance Company



**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 floor, downside participation rate or buffer



**10% penalty-free withdrawals**

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

Rates effective: 4/21/2024-5/06/2024	1-Year Term 50% Downside Participation Rate with Upside Participation Rate		2-Year Term 50% Downside Participation Rate with Upside Participation Rate		1-Year Term 50% Downside Participation Rate with Cap		2-Year Term 50% Downside Participation Rate with Cap	
	<i>Protects against half of index losses</i>		<i>Protects against half of index losses</i>		<i>Protects against half of index losses</i>		<i>Protects against half 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
S&P 500	75%	70%	90%	85%	14.00%	13.00%	35%	33%
iShares MSCI EAFE	85%	80%						
iShares U.S. Real Estate	75%	70%						

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%

Rates continued on next page →

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 0% Floor with Cap		1-Year Term -10% Floor with Cap		1-Year Term 10% Buffer with Cap		6-Year Term 10% Buffer with Upside Participation Rate	
	Complete protection against index losses		Protects against index losses in excess of -10%		Protects against the first 10% of index losses		Protects against the first 10% of index losses	
	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
S&P 500	6.75%	6.5%	12%	11.5%	14.5%	14%	130%	125%
iShares MSCI EAFE			12.5%	12%				
iShares U.S. Real Estate			15%	14%				
SPDR Gold Shares			18%	16%				

In May 2023, we added several new strategies and Performance Lock for select strategies to the Index Summit 6 Pro. To see if the new strategies are available in your state, please visit [MMAscendConnect.com/2023RILAAApprovals](https://MMAscendConnect.com/2023RILAAApprovals).

**Available strategies may vary by Broker/Dealer and by state. Please talk with your financial professional to determine the strategies available.**

**State Approvals and Variations: Index Summit 6 Pro is not available in AK, NY, OR, PR.**

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

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

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 Pro can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance CompanySM. This material must be preceded or accompanied by a prospectus for MassMutual Ascend's Index Summit 6 Pro. The prospectus contains important information about the Index Summit 6 Pro annuity and MassMutual Ascend. Read it carefully before you purchase an Index Summit 6 Pro contract. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://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.

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.

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](http://us.spindices.com) (keyword SPX). SPDR Gold refers to the SPDR Gold Shares ETF (GLD). For more information, visit [spdrgoldshares.com/usa](http://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](http://ishares.com) (ticker symbols IYR and EFA).

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