

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 For terms starting on: 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	
	Protects against half of index losses		Protects against half of index losses		Protects against half of index losses		Protects against half 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	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.

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.

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 (keyword SPX). SPDR Gold refers to the SPDR Gold Shares ETF (GLD). For more information, visit 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 (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 Life Insurance Company. S&P®, S&P 500®, SPDR®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); MassMutual Ascend Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make 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 (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under contract form number P1833621NW and P1833621ID. 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. © 2024 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
----------------------------	-----------------------------------	----------------	--	---------------