

Index Achiever

A registered index-linked annuity from MassMutual Ascend 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 early withdrawal charges

A market value adjustment applies to withdrawals in excess of 10% from indexed strategies during the first six contract years

Rates effective: 2/7/2024-2/20/2024 For terms starting on: 2/20/2024	1-Year Term Declared Rate <i>Earns interest at a fixed rate</i>		1-Year Term -10% Floor with Cap <i>Protects against index losses in excess of -10%</i>		1-Year Term 10% Buffer with Cap <i>Protects against the first 10% of 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
Declared Rate	3.15%	3.00%				
S&P 500			13.50%	13.00%	20.00%	19.00%
iShares MSCI EAFE ETF					19.50%	18.50%
iShares U.S. Real Estate					27.50%	26.50%
SPDR Gold Shares					15.00%	14.00%

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 Achiever is not available in HI, MT, NJ, NY, OR, PR, VA.

The Declared Rate Strategy is not available in MO. MO contracts have a Temporary Holding Account that pays interest at the guaranteed minimum interest rate that would apply to the Declared Rate Strategy, which is currently 2.85%.

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

The Index Achiever fee-based registered index-linked annuity is intended to be used in an advisory relationship between the client and a registered investment advisor.

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 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 for that term. These caps may vary from term to term. For current strategies, the cap for a term will never be less than 1%. Future indexed strategies could offer different minimum caps. For each indexed strategy that we currently offer, any negative return for a term is limited by a -10% floor or 10% buffer. Future indexed strategies could offer different floors or buffers.

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).

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