

# Index Achiever Advisory

## 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 floor, downside participation rate 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: 11/21/2022- 12/06/2022	1-Year Term Declared Rate		1-Year Term -10% Floor with Cap		1-year Term 50% Downside Participation Rate with Upside Participation Rate		1-Year Term 10% Buffer with Cap		6-year Term* 10% Buffer with Upside Participation Rate	
	Earns interest at a fixed rate		Protects against index losses in excess of -10%		Protects against half of index losses		Protects against the first 10% of index losses		Protects against the first 10% of index losses	
For terms starting on: 12/06/2022	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	Purchase payments \$250k and over	Purchase payments less than \$250k	Purchase payments \$250k and over	Purchase payments less than \$250k
Declared Rate	1.90%	1.85%								
S&P 500			13.55%	13.30%	73%	72%	22.00%	21.40%	125%	120%
iShares MSCI EAFE ETF					79%	77%	30.00%	29.00%		
iShares U.S. Real Estate					80%	79%	30.00%	29.00%		
SPDR Gold Shares					127%	116%	19.80%	19.20%		

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 Achiever Advisory is not available in CA, DC, HI, ID, MN, MT, NJ, OR, RI, VA, & VT. 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 1%. 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.

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

**The Index Achiever Advisory 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 Advisory. The prospectus contains important information about the Index Achiever Advisory annuity and MassMutual Ascend. Read it carefully before you purchase an Index Achiever Advisory 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 -10% floor, 50% downside participation rate or 10% buffer. Future indexed strategies could offer different floors, downside participation rates or buffers.

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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