

# Index Achiever Advisory

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



### No annual or recurring fees

An 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 Declared Rate		1-Year Term 50% Downside Participation Rate with Upside Participation Rate		1-Year Term -10% Floor with Cap	
	<i>Earns interest at a fixed rate</i>		<i>Protects against half of index losses</i>		<i>Protects against index losses in excess of -10%</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	3.05%	3.00%				
S&P 500			73%	72%	12.25%	12.00%
iShares MSCI EAFE ETF			79%	77%		
iShares U.S. Real Estate			76%	75%		
SPDR Gold Shares			80%	70%		
First Trust Barclays Edge			180%	175%		

Rates continued on next page →

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 10% Buffer with Upside Participation Rate		1-Year Term 10% Buffer with Cap		6-Year Term 10% Buffer with Upside Participation Rate	
	<i>Protects against the first 10% of index losses</i>		<i>Protects against the first 10% of index losses</i>		<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
S&P 500			17.50%	17.00%	130%	125%
iShares MSCI EAFE ETF			19.50%	18.50%		
iShares U.S. Real Estate			27.50%	26.50%		
SPDR Gold Shares			15.00%	14.50%		
First Trust Barclays Edge	150%	145%				

**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 Advisory is not available in NJ, NY, OR, PR.

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

**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.**

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 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).**

The Index Achiever Advisory 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 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.

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).

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.

The First Trust Barclays Edge Index ("FTIS Index") is a product of FT Indexing Solutions LLC ("FTIS") and is administered and calculated by Bloomberg Index Service Limited and its affiliates (collectively, "BISL"). FIRST TRUST® is a trademark of First Trust Portfolios L.P. (collectively, with FTIS and their respective affiliates, "First Trust"). The foregoing index and trademark have been licensed for use for certain purposes by Barclays, Bloomberg, and MassMutual Ascend Life Insurance Company ("MassMutual Ascend") in connection with the FTIS Index and MassMutual Ascend's products.

The Capital Strength Index ("Nasdaq Index") is a product of Nasdaq, Inc. (collectively, with its affiliates, "Nasdaq"). NASDAQ®, CAPITAL STRENGTH INDEX™, NQCAPSTTM, and NQCAPSTTMM are trademarks of Nasdaq. The foregoing index and trademarks have been licensed for use for certain purposes by FTIS and MassMutual Ascend in connection with the FTIS Index and MassMutual Ascend's products.

The Value Line Dividend Index ("Value Line Index") is a product of Value Line, Inc. ("Value Line"). VALUE LINE® and VALUE LINE DIVIDEND INDEX™ are trademarks or registered trademarks of Value Line. The foregoing index and trademarks have been licensed for use for certain purposes by

FTIS and MassMutual Ascend in connection with the FTIS Index and MassMutual Ascend's products. The FTIS Index is not sponsored, endorsed, recommended, sold or promoted by Value Line and Value Line makes no representation regarding the advisability of investing in the FTIS Index.

BLOOMBERG® is a trademark and service mark of Bloomberg Finance L.P. Bloomberg Finance L.P., BISL, and their affiliates ("Bloomberg") are not affiliated with First Trust or Barclays. Bloomberg's relationship to First Trust and Barclays is only (1) in the licensing of the FIRST TRUST®, BARCLAYS®, and FIRST TRUST BARCLAYS EDGE INDEX™ trademarks and (2) to act as the administrator and calculation agent of the FTIS Index, which is the property of FTIS. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the FTIS Index or any data or information relating thereto and shall have no liability in connection with the FTIS Index or any data or information relating thereto.

MassMutual Ascend's products are not issued, sponsored, endorsed, sold, recommended, or promoted by First Trust, Bloomberg, Nasdaq, Value Line, or their respective affiliates (collectively, the "Companies"). The Companies do not make any representation regarding the advisability of investing in MassMutual Ascend's products or products based on the FTIS Index, Barclays Indices, Nasdaq Index, or Value Line Index, do not make any warranties or bear any liability with respect to such products, and do not make any warranties or bear any liability with respect to MassMutual Ascend's products or another party's index.

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively "Barclays") is the issuer or producer of MassMutual Ascend's products and Barclays has no responsibilities, obligations or duties to investors in MassMutual Ascend's products. The Barclays US 2Y Treasury Futures Index, Barclays US 5Y Treasury Futures Index, Barclays US 10Y Treasury Futures Index, and Barclays US 30Y Treasury Futures Index (collectively, the "Indices"), together with any Barclays indices that are components of the Indices, are trademarks owned by Barclays and, together with any component indices and index data, are licensed for use by MassMutual Ascend as the issuer or producer of MassMutual Ascend's products (the "Issuer").

Barclays' only relationship with the Issuer in respect of the Indices is the licensing of the Indices, which are administered, compiled and published by BB PLC in its role as the index sponsor (the "Index Sponsor") without regard to the Issuer or MassMutual Ascend's products or investors in MassMutual Ascend's products. Additionally, MassMutual Ascend as issuer or producer of MassMutual Ascend's products may for itself execute transaction(s) with Barclays in or relating to the Indices in connection with MassMutual Ascend's products. Investors acquire MassMutual Ascend's products from MassMutual Ascend and investors neither acquire any interest in the Indices nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in MassMutual Ascend's products. MassMutual Ascend's products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of MassMutual Ascend's products or use of the Indices or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Indices or any data included therein.

**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 P1841622NW and P1841622ID. 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
----------------------------	-----------------------------------	----------------	--	---------------