

Index Achiever Advisory

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.
Renewal rates for new terms beginning on 12-20-2024

Below are the available strategies along with rates, caps, participation rates, and trigger rates for new terms beginning on 12-20-2024 for purchase payments that were first applied in 2022.

Purchase payments under \$250,000

Available Strategies	Rates/Caps/Triggers	Maximum Loss
Declared Rate	2.90% Declared Interest Rate	N/A
MSCI EAFE ETF 1YR Term PAR	89% participation rate	50%
MSCI EAFE ETF 1YR Term 10% Buffer	17.65% cap	*Loss exceeding buffer
SPDR GOLD ETF 1YR Term PAR	128% participation rate	50%
SPDR GOLD ETF 1YR Term 10% Buffer	14.15% cap	*Loss exceeding buffer
US Real Estate ETF 1YR Term PAR	103% participation rate	50%
US Real Estate ETF 1YR Term 10% Buffer	17.20% cap	*Loss exceeding buffer
First Trust Barclays Edge Index 1YR Term PAR	186% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	117% participation rate	*Loss exceeding buffer
S&P 500 1YR Term PAR	78% participation rate	50%
S&P 500 1YR Term -10% Floor	10.55% cap	10%
S&P 500 1YR Term 10% Buffer	13.90% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	8.15% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	5.40% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	8.45% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	6.30% trigger rate	*Loss exceeding buffer
S&P 500 3YR Term 10% Buffer	95% participation rate	*Loss exceeding buffer
S&P 500 3YR Term 20% Buffer	79% participation rate	*Loss exceeding buffer

*If the Index falls as much as possible (100%), the resulting loss for a 10% Buffer Strategy would be 90% and the resulting loss for a 20% Buffer Strategy would be 80%.

The following strategies are only available for a term that starts in the first four contract years: S&P 500 3-Year 10% Buffer with Upside Participation Rate and S&P 500 3-Year 20% Buffer with Upside Participation Rate.

Strategy Availability may vary by state.

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Below are the available strategies along with rates, caps, participation rates, and trigger rates for new terms beginning on 12-20-2024 for purchase payments that were first applied in 2022.

Purchase payments \$250,000 and over

Available Strategies	Rates/Caps/Triggers	Maximum Loss
Declared Rate	2.95% Declared Interest Rate	N/A
MSCI EAFE ETF 1YR Term PAR	91% participation rate	50%
MSCI EAFE ETF 1YR Term 10% Buffer	18.35% cap	*Loss exceeding buffer
SPDR GOLD ETF 1YR Term PAR	141% participation rate	50%
SPDR GOLD ETF 1YR Term 10% Buffer	14.60% cap	*Loss exceeding buffer
US Real Estate ETF 1YR Term PAR	104% participation rate	50%
US Real Estate ETF 1YR Term 10% Buffer	17.75% cap	*Loss exceeding buffer
First Trust Barclays Edge Index 1YR Term PAR	190% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	120% participation rate	*Loss exceeding buffer
S&P 500 1YR Term PAR	79% participation rate	50%
S&P 500 1YR Term -10% Floor	10.80% cap	10%
S&P 500 1YR Term 10% Buffer	14.40% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	8.20% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	5.45% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	8.70% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	6.35% trigger rate	*Loss exceeding buffer
S&P 500 3YR Term 10% Buffer	99% participation rate	*Loss exceeding buffer
S&P 500 3YR Term 20% Buffer	83% participation rate	*Loss exceeding buffer

*If the Index falls as much as possible (100%), the resulting loss for a 10% Buffer Strategy would be 90% and the resulting loss for a 20% Buffer Strategy would be 80%.

The following strategies are only available for a term that starts in the first four contract years: S&P 500 3-Year 10% Buffer with Upside Participation Rate and S&P 500 3-Year 20% Buffer with Upside Participation Rate.

Strategy Availability may vary by state.

If you want to change your strategy allocations for the new term, you may do so by completing your Strategy Selection Form or by calling us at 800-789-6771.

We must receive your changes by 12/19/2024.

Thank you for choosing MassMutual Ascend!

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC., member FINRA and an affiliate of MassMutual Ascend Life Insurance Company. **Visit MassMutualAscend.com/RILArates to obtain a free prospectus.**

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