

Index Achiever Advisory

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.
Renewal rates for new terms beginning on 04-20-2024.

Below are the available strategies along with rates, caps, and participation rates for new terms beginning on 04-20-2024 for purchase payments that were first applied in 2023.

Purchase payments less than \$250,000

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	2.90% Declared Interest Rate	N/A
S&P 500 10% Buffer Strategy	20.30% cap	Loss exceeding buffer*
S&P 500 -10% Floor Strategy	13.30% cap	10%
S&P 500 PAR Rate Strategy	72% participation rate	50%
SPDR Gold Shares 10% Buffer Strategy	13.10% cap	Loss exceeding buffer*
SPDR Gold Shares PAR Rate Strategy	118% participation rate	50%
iShares U.S. Real Estate 10% Buffer Strategy	20% cap	Loss exceeding buffer*
iShares U.S. Real Estate PAR rate Strategy	77% participation rate	50%
iShares MSCI EAFE 10% Buffer Strategy	20% cap	Loss exceeding buffer*
iShares MSCI EAFE PAR Rate Strategy	77% participation rate	50%
First Trust Barclays Edge 1YR Term PAR	187% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	149% 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%

Strategy Availability may vary by state.

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Below are the available strategies along with rates, caps, and participation rates for new terms beginning on 04-20-2024 for purchase payments that were first applied in 2023.

Purchase payments \$250,000 and over

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	2.95% Declared Interest Rate	N/A
S&P 500 10% Buffer Strategy	13.60% cap	Loss exceeding buffer*
S&P 500 -10% Floor Strategy	20.95% cap	10%
S&P 500 PAR Rate Strategy	73% participation rate	50%
SPDR Gold Shares 10% Buffer Strategy	13.60% cap	Loss exceeding buffer*
SPDR Gold Shares PAR Rate Strategy	131% participation rate	50%
iShares U.S. Real Estate 10% Buffer Strategy	21% cap	Loss exceeding buffer*
iShares U.S. Real Estate PAR rate Strategy	79% participation rate	50%
iShares MSCI EAFE 10% Buffer Strategy	21% cap	Loss exceeding buffer*
iShares MSCI EAFE PAR Rate Strategy	79% participation rate	50%
First Trust Barclays Edge 1YR Term PAR	190% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	151% 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%

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 4/19/2024.

Thank you for choosing MassMutual Ascend!

Visit MassMutualAscend.com/RILArates to obtain a free prospectus.

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC., member FINRA and an affiliate of MassMutual Ascend Life Insurance Company.

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