

# Index Achiever Advisory

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.  
Renewal rates for new terms beginning on 05-06-2024.

Below are the available strategies along with rates, caps, and participation rates for new terms beginning on 05-06-2024 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	19.40% 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	13.85% cap	Loss exceeding buffer*
SPDR Gold Shares PAR Rate Strategy	116% participation rate	50%
iShares U.S. Real Estate 10% Buffer Strategy	20.95% cap	Loss exceeding buffer*
iShares U.S. Real Estate PAR rate Strategy	76% participation rate	50%
iShares MSCI EAFE 10% Buffer Strategy	20.00% 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	148% 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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## 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	13.55% cap	Loss exceeding buffer*
S&P 500 -10% Floor Strategy	19.85% cap	10%
S&P 500 PAR Rate Strategy	73% participation rate	50%
SPDR Gold Shares 10% Buffer Strategy	14.30% cap	Loss exceeding buffer*
SPDR Gold Shares PAR Rate Strategy	127% participation rate	50%
iShares U.S. Real Estate 10% Buffer Strategy	21.40% cap	Loss exceeding buffer*
iShares U.S. Real Estate PAR rate Strategy	77% participation rate	50%
iShares MSCI EAFE 10% Buffer Strategy	21.00% 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	150% 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 5/05/2024.

**Thank you for choosing MassMutual Ascend!**

Visit [MassMutualAscend.com/RILArates](https://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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