

Index Achiever Advisory

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.
Renewal rates for new terms beginning on 10-20-2024

Below are the available strategies along with rates, caps, participation rates, and trigger rates for new terms beginning on 10-20-2024 for purchase payments that were first applied in 2022.

Purchase payments under \$250,000

| Available Strategies | Rates/Caps/Triggers | Maximum Loss |
|--|------------------------------|------------------------|
| Declared Rate | 1.85% Declared Interest Rate | N/A |
| MSCI EAFE ETF 1YR Term PAR | 81% participation rate | 50% |
| MSCI EAFE ETF 1YR Term 10% Buffer | 16.00% cap | *Loss exceeding buffer |
| SPDR GOLD ETF 1YR Term PAR | 132% participation rate | 50% |
| SPDR GOLD ETF 1YR Term 10% Buffer | 13.35% cap | *Loss exceeding buffer |
| US Real Estate ETF 1YR Term PAR | 107% participation rate | 50% |
| US Real Estate ETF 1YR Term 10% Buffer | 16.00% cap | *Loss exceeding buffer |
| First Trust Barclays Edge Index 1YR Term PAR | 163% participation rate | 50% |
| First Trust Barclays Edge Index 1YR Term 10% Buffer | 95% participation rate | *Loss exceeding buffer |
| S&P 500 1YR Term PAR | 80% participation rate | 50% |
| S&P 500 1YR Term -10% Floor | 9.15% cap | 10% |
| S&P 500 1YR Term 10% Buffer | 11.15% cap | *Loss exceeding buffer |
| S&P 500 1YR Term 10% Buffer Performance Trigger | 7.70% trigger rate | *Loss exceeding buffer |
| S&P 500 1YR Term 10% Buffer Dual Performance Trigger | 5.50% trigger rate | *Loss exceeding buffer |
| S&P 500 1YR Term 20% Buffer | 6.85% cap | *Loss exceeding buffer |
| S&P 500 1YR Term 20% Buffer Performance Trigger | 5.55% trigger rate | *Loss exceeding buffer |
| S&P 500 3YR Term 10% Buffer | 87% participation rate | *Loss exceeding buffer |
| S&P 500 3YR Term 20% Buffer | 70% 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 10-20-2024 for purchase payments that were first applied in 2022.

Purchase payments \$250,000 and over

| Available Strategies | Rates/Caps/Triggers | Maximum Loss |
|--|------------------------------|------------------------|
| Declared Rate | 1.90% Declared Interest Rate | N/A |
| MSCI EAFE ETF 1YR Term PAR | 84% participation rate | 50% |
| MSCI EAFE ETF 1YR Term 10% Buffer | 17.00% cap | *Loss exceeding buffer |
| SPDR GOLD ETF 1YR Term PAR | 145% participation rate | 50% |
| SPDR GOLD ETF 1YR Term 10% Buffer | 13.85% cap | *Loss exceeding buffer |
| US Real Estate ETF 1YR Term PAR | 108% participation rate | 50% |
| US Real Estate ETF 1YR Term 10% Buffer | 17.00% cap | *Loss exceeding buffer |
| First Trust Barclays Edge Index 1YR Term PAR | 166% participation rate | 50% |
| First Trust Barclays Edge Index 1YR Term 10% Buffer | 99% participation rate | *Loss exceeding buffer |
| S&P 500 1YR Term PAR | 82% participation rate | 50% |
| S&P 500 1YR Term -10% Floor | 9.35% cap | 10% |
| S&P 500 1YR Term 10% Buffer | 11.55% cap | *Loss exceeding buffer |
| S&P 500 1YR Term 10% Buffer Performance Trigger | 7.80% trigger rate | *Loss exceeding buffer |
| S&P 500 1YR Term 10% Buffer Dual Performance Trigger | 5.60% trigger rate | *Loss exceeding buffer |
| S&P 500 1YR Term 20% Buffer | 7.10% cap | *Loss exceeding buffer |
| S&P 500 1YR Term 20% Buffer Performance Trigger | 5.65% trigger rate | *Loss exceeding buffer |
| S&P 500 3YR Term 10% Buffer | 91% participation rate | *Loss exceeding buffer |
| S&P 500 3YR Term 20% Buffer | 74% 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 10/19/2024.

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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