

# Index Frontier 5 Pro

Registered index-linked annuity renewal rates for new terms beginning on 05-20-2025

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.  
Renewal rates for new terms beginning on 05-20-2025 for purchase payments that were first applied in 2022.

## Purchase payments less than \$250,000

Available Strategies	Rates/Caps	Maximum Loss
S&P 500 10% Buffer Strategy	12.3% cap, 5% bailout trigger	Loss exceeding buffer*
S&P 500 0% Floor Strategy	5.3% cap, 2% bailout trigger	0%
S&P 500 -10% Floor Strategy	10.25% cap, 5% bailout trigger	10%
iShares US Real Estate 0% Floor Strategy	6.9% cap, 2% bailout trigger	0%
iShares US Real Estate -10% Floor Strategy	18.7% cap, 5% bailout trigger	10%
iShares MSCI EAFE 0% Floor Strategy	6.05% cap, 2% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	14.4% cap, 5% bailout trigger	10%

## Purchase payments \$250,000 and over

Available Strategies	Rates/Caps	Maximum Loss
S&P 500 10% Buffer Strategy	12.7% cap, 5% bailout trigger	Loss exceeding buffer*
S&P 500 0% Floor Strategy	5.8% cap, 2% bailout trigger	0%
S&P 500 -10% Floor Strategy	10.7% cap, 5% bailout trigger	10%
iShares US Real Estate 0% Floor Strategy	7.5% cap, 2% bailout trigger	0%
iShares US Real Estate -10% Floor Strategy	20.6% cap, 5% bailout trigger	10%
iShares MSCI EAFE 0% Floor Strategy	6.35% cap, 2% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	15% cap, 5% bailout trigger	10%

\* 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 5/19/2025.

**Thank you for choosing MassMutual Ascend!**

The bailout trigger is not a guaranteed interest rate and is not used to calculate performance adjustments. It is used to determine whether an early withdrawal charge applies to a withdrawal at the end of a term. In your annuity contract and prospectus, a cap is referred to as a maximum gain and a floor is referred to as a maximum loss. **Visit [MassMutualAscend.com/RILArates](https://www.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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