

# Index Frontier 5 Pro



Registered index-linked annuity renewal rates for new terms beginning on 04-20-2024

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.  
Renewal 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
S&P 500 10% Buffer Strategy	12.8% cap, 5% bailout trigger	Loss exceeding buffer*
S&P 500 0% Floor Strategy	6.9% cap, 2% bailout trigger	0%
S&P 500 -10% Floor Strategy	12.25% cap, 5% bailout trigger	-10%
iShares US Real Estate 0% Floor Strategy	8% cap, 2% bailout trigger	0%
iShares US Real Estate -10% Floor Strategy	18% cap, 5% bailout trigger	-10%
iShares MSCI EAFE 0% Floor Strategy	7.35% cap, 2% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	15% cap, 5% bailout trigger	-10%

## Purchase payments \$250,000 and over

Available Strategies	Rates/Caps	Maximum Loss
S&P 500 10% Buffer Strategy	14.9% cap, 5% bailout trigger	Loss exceeding buffer*
S&P 500 0% Floor Strategy	7.45% cap, 2% bailout trigger	0%
S&P 500 -10% Floor Strategy	12.75% cap, 5% bailout trigger	-10%
iShares US Real Estate 0% Floor Strategy	8.5% cap, 2% bailout trigger	0%
iShares US Real Estate -10% Floor Strategy	19% cap, 5% bailout trigger	-10%
iShares MSCI EAFE 0% Floor Strategy	7.9% cap, 2% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	16.45% 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 4/19/2024.

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://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.

Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). For use with contract form P1833421NW and P1833421ID. All guarantees subject to the claims-paying ability of MassMutual Ascend. © 2024 MassMutual Ascend Life Insurance Company. All rights reserved.

Not FDIC or NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value	Not Insured by any Federal Government Agency	Not a deposit
----------------------------	-----------------------------------	----------------	--	---------------