

# Index Frontier 5

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
Declared Rate	3.15% Declared Interest Rate	N/A
S&P 500 -10% Buffer Strategy	10.55% 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	11.25% cap, 5% bailout trigger	-10%
SPDR Gold Shares 0% Floor Strategy	8% cap, 2% bailout trigger	0%
SPDR Gold Shares -10% Floor Strategy	15.65% cap, 5% bailout trigger	-10%
iShares US Real Estate 0% Floor Strategy	6.75% cap, 2% bailout trigger	0%
iShares US Real Estate -10% Floor Strategy	15% cap, 5% bailout trigger	-10%
iShares MSCI EAFE 0% Floor Strategy	6.25% cap, 2% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	10.95% cap, 5% bailout trigger	-10%

## Purchase payments \$250,000 and over

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	3.25% Declared Interest Rate	N/A
S&P 500 10% Buffer Strategy	12.55% cap, 5% bailout trigger	Loss exceeding buffer*
S&P 500 0% Floor Strategy	6.35% cap, 2% bailout trigger	0%
S&P 500 -10% Floor Strategy	11.75% cap, 5% bailout trigger	-10%
SPDR Gold Shares 0% Floor Strategy	9% cap, 2% bailout trigger	0%
SPDR Gold Shares -10% Floor Strategy	16.75% cap, 5% bailout trigger	-10%
iShares US Real Estate 0% Floor Strategy	7.25% cap, 2% bailout trigger	0%
iShares US Real Estate -10% Floor Strategy	16% cap, 5% bailout trigger	-10%
iShares MSCI EAFE 0% Floor Strategy	6.8% cap, 2% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	12.15% 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 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://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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