Index Summit 6 Pro

MassMutual Ascend
Life Insurance Company

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 2022.

Purchase payments less than $100,000

Available Strategies	Rates/Caps	Maximum Loss
S&P 500 1YR Term Cap	11.15% cap	50%
S&P 500 2YR Term Cap	16.15% cap	50%
S&P 500 1YR Term PAR	70% participation rate	50%
S&P 500 2YR Term PAR	66% participation rate	50%
S&P 500 1YR Term 10% Buffer	8.2% cap	*Loss exceeding buffer
S&P 500 1YR Term -10% Floor	7.85% cap	10%
S&P 500 1YR Term 0% Floor	4% cap	0%
MSCI EAFE ETF 1YR Term PAR	75% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	8.05% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	10.35% cap	10%
US Real Estate ETF 1Y Term PAR	79% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	12.4% cap	10%
First Trust Barclays Edge 1YR Term PAR	166% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	126% 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.

A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%. The fee for any given day is calculated as a percentage of and is subtracted from the then remaining investment base of an indexed strategy. Deduction of the contract fee may result in a loss greater than the maximum loss indicated above.

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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 2022.

Purchase payments $100,000 and over

Available Strategies	Rates/Caps	Maximum Loss
S&P 500 1YR Term Cap	11.9% cap	50%
S&P 500 2YR Term Cap	17.15% cap	50%
S&P 500 1YR Term PAR	75% participation rate	50%
S&P 500 2YR Term PAR	69% participation rate	50%
S&P 500 1YR Term 10% Buffer	8.7% cap	*Loss exceeding buffer
S&P 500 1YR Term -10% Floor	8.05% cap	10%
S&P 500 1YR Term 0% Floor	4% cap	0%
MSCI EAFE ETF 1YR Term PAR	80% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	8.75% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	10.85% cap	10%
US Real Estate ETF 1Y Term PAR	84% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	13.1% cap	10%
First Trust Barclays Edge 1YR Term PAR	175% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	135% 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.

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 5/5/2024.

Thank you for choosing MassMutual Ascend!

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