

Index Summit 6 Pro

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.
Renewal rates for new terms beginning on 05-20-2025

Below are the available strategies along with rates, caps, participation rates, and trigger rates for new terms beginning on 05-20-2025 for purchase payments that were first applied in 2022.

Purchase payments less than \$100,000

Available Strategies	Rates/Caps/Triggers	Maximum Loss
MSCI EAFE ETF 1YR Term PAR	79% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	10.70% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	17.30% cap	10%
US Real Estate ETF 1YR Term PAR	100% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	14.85% cap	10%
First Trust Barclays Edge Index 1YR Term PAR	147% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	111% participation rate	*Loss exceeding buffer
S&P 500 1YR Term Cap	11.50% cap	50%
S&P 500 1YR Term PAR	71% participation rate	50%
S&P 500 1YR Term -10% Floor	8.40% cap	10%
S&P 500 1YR Term 0% Floor	4.10% cap	0%
S&P 500 1YR Term 10% Buffer	10.55% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	8.60% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	6.55% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	7.15% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	5.90% trigger rate	*Loss exceeding buffer
S&P 500 2YR Term Cap	15.70% cap	50%
S&P 500 2YR Term PAR	64% participation rate	50%
S&P 500 3YR Term 10% Buffer	72% participation rate	*Loss exceeding buffer
S&P 500 3YR Term 20% Buffer	56% 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 05-20-2025 for purchase payments that were first applied in 2022.

Purchase payments \$100,000 and over

Available Strategies	Rates/Caps/Triggers	Maximum Loss
MSCI EAFE ETF 1YR Term PAR	84% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	11.65% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	18.10% cap	10%
US Real Estate ETF 1YR Term PAR	106% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	16.25% cap	10%
First Trust Barclays Edge Index 1YR Term PAR	154% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	119% participation rate	*Loss exceeding buffer
S&P 500 1YR Term Cap	12.35% cap	50%
S&P 500 1YR Term PAR	76% participation rate	50%
S&P 500 1YR Term -10% Floor	8.60% cap	10%
S&P 500 1YR Term 0% Floor	4.30% cap	0%
S&P 500 1YR Term 10% Buffer	11.25% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	8.95% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	6.80% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	7.65% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	6.25% trigger rate	*Loss exceeding buffer
S&P 500 2YR Term Cap	17.60% cap	50%
S&P 500 2YR Term PAR	67% participation rate	50%
S&P 500 3YR Term 10% Buffer	77% participation rate	*Loss exceeding buffer
S&P 500 3YR Term 20% Buffer	61% 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 5/19/2025.

Thank you for choosing MassMutual Ascend!

For contracts issued on or after May 7, 2024, a fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.95%. For contracts issued prior to May 7, 2024, 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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