

# Index Summit 6

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 2023.

## Purchase payments less than \$100,000

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	2.85% Declared Interest Rate	N/A
S&P 500 1YR Term Cap	11.8% cap	50%
S&P 500 2YR Term Cap	13.05% cap	50%
S&P 500 1YR Term PAR	63% participation rate	50%
S&P 500 2YR Term PAR	50% participation rate	50%
S&P 500 1YR Term 10% Buffer	9.8% cap	*Loss exceeding buffer
S&P 500 1YR Term -10% Floor	9.75% cap	10%
S&P 500 1YR Term 0% Floor	4.75% cap	0%
MSCI EAFE ETF 1YR Term PAR	70% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	9.5% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	13% cap	10%
US Real Estate ETF 1Y Term PAR	58% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	12.1% cap	10%
First Trust Barclays Edge 1YR Term PAR	138% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	109% 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.**

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## Purchase payments \$100,000 and over

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	2.9% Declared Interest Rate	N/A
S&P 500 1YR Term Cap	12.35% cap	50%
S&P 500 2YR Term Cap	13.55% cap	50%
S&P 500 1YR Term PAR	68% participation rate	50%
S&P 500 2YR Term PAR	53% participation rate	50%
S&P 500 1YR Term 10% Buffer	11.25% cap	*Loss exceeding buffer
S&P 500 1YR Term -10% Floor	10% cap	10%
S&P 500 1YR Term 0% Floor	5% cap	0%
MSCI EAFE ETF 1YR Term PAR	75% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	10.25% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	14% cap	10%
US Real Estate ETF 1Y Term PAR	63% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	12.85% cap	10%
First Trust Barclays Edge 1YR Term PAR	144% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	116% 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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