

Index Summit 6

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.
Renewal rates for new terms beginning on 04-20-2024

Below are the available strategies along with rates, caps, and participation rates for new terms beginning on 04-20-2024 for purchase payments that were first applied in 2023.

Purchase payments less than \$100,000

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	3% Declared Interest Rate	N/A
S&P 500 1YR Term Cap	12.4% cap	50%
S&P 500 2YR Term Cap	13% cap	50%
S&P 500 1YR Term PAR	65% participation rate	50%
S&P 500 2YR Term PAR	53% participation rate	50%
S&P 500 1YR Term 10% Buffer	9.65% cap	*Loss exceeding buffer
S&P 500 1YR Term -10% Floor	9.75% cap	10%
S&P 500 1YR Term 0% Floor	5.05% cap	0%
MSCI EAFE ETF 1YR Term PAR	70% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	9.65% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	13% cap	10%
US Real Estate ETF 1Y Term PAR	63% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	13.4% cap	10%
First Trust Barclays Edge 1YR Term PAR	142% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	114% 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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Renewal rates for new terms beginning on 04-20-2024

Below are the available strategies along with rates, caps, and participation rates for new terms beginning on 04-20-2024 for purchase payments that were first applied in 2023.

Purchase payments \$100,000 and over

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	3.1% Declared Interest Rate	N/A
S&P 500 1YR Term Cap	13% cap	50%
S&P 500 2YR Term Cap	13.45% cap	50%
S&P 500 1YR Term PAR	70% participation rate	50%
S&P 500 2YR Term PAR	56% participation rate	50%
S&P 500 1YR Term 10% Buffer	11.2% cap	*Loss exceeding buffer
S&P 500 1YR Term -10% Floor	10% cap	10%
S&P 500 1YR Term 0% Floor	5.5% cap	0%
MSCI EAFE ETF 1YR Term PAR	76% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	10.55% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	14% cap	10%
US Real Estate ETF 1Y Term PAR	68% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	14.15% cap	10%
First Trust Barclays Edge 1YR Term PAR	149% participation rate	50%
First Trust Barclays Edge 1YR Term 10% Buffer	122% 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 4/19/2024.

Thank you for choosing MassMutual Ascend!

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