

# Index Frontier 7

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 2020.

## Purchase payments less than \$250,000

| Available Strategies                         | Rates/Caps                    | Maximum Loss |
|--|-------------------------------|--------------|
| Declared Rate                                | 1.3% Declared Interest Rate   | N/A          |
| S&P 500 0% Floor Strategy                    | 4% cap, 3% bailout trigger    | 0%           |
| S&P 500 -10% Floor Strategy                  | 7.05% cap, 6% bailout trigger | -10%         |
| SPDR Gold Shares 0% Floor Strategy           | 4% cap, 3% bailout trigger    | 0%           |
| SSPDR Gold Shares -10% Floor Strategy        | 6% cap, 6% bailout trigger    | -10%         |
| iShares U.S. Real Estate 0% Floor Strategy   | 4.65% cap, 3% bailout trigger | 0%           |
| iShares U.S. Real Estate -10% Floor Strategy | 8.65% cap, 6% bailout trigger | -10%         |

## Purchase payments \$250,000 and over

| Available Strategies                         | Rates/Caps                    | Maximum Loss |
|--|-------------------------------|--------------|
| Declared Rate                                | 1.4% Declared Interest Rate   | N/A          |
| S&P 500 0% Floor Strategy                    | 4% cap, 3% bailout trigger    | 0%           |
| S&P 500 -10% Floor Strategy                  | 7.6% cap, 6% bailout trigger  | -10%         |
| SPDR Gold Shares 0% Floor Strategy           | 4.05% cap, 3% bailout trigger | 0%           |
| SSPDR Gold Shares -10% Floor Strategy        | 6.8% cap, 6% bailout trigger  | -10%         |
| iShares U.S. Real Estate 0% Floor Strategy   | 4.7% cap, 3% bailout trigger  | 0%           |
| iShares U.S. Real Estate -10% Floor Strategy | 9.65% cap, 6% 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.

Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). For use with contract form P1822317NW and P1822317ID. All guarantees subject to the claims-paying ability of MassMutual Ascend. © 2024 MassMutual Ascend Life Insurance Company. All rights reserved.

|                            |                                   |                |  |               |
|----------------------------|-----------------------------------|----------------|--|---------------|
| Not FDIC or NCUSIF Insured | No Bank or Credit Union Guarantee | May Lose Value | Not Insured by any Federal Government Agency | Not a deposit |
|----------------------------|-----------------------------------|----------------|--|---------------|