

Index Frontier 7

Registered index-linked annuity renewal rates for new terms beginning on 05-06-2024

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.
Renewal rates for new terms beginning on 05-06-2024 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 | 6.85% cap, 6% bailout trigger | -10% |
| SPDR Gold Shares 0% Floor Strategy | 4% cap, 3% bailout trigger | 0% |
| SSPDR Gold Shares -10% Floor Strategy | 6.25% cap, 6% bailout trigger | -10% |
| iShares U.S. Real Estate 0% Floor Strategy | 4% cap, 3% bailout trigger | 0% |
| iShares U.S. Real Estate -10% Floor Strategy | 9.1% 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 | 7.3% cap, 6% bailout trigger | -10% |
| SPDR Gold Shares 0% Floor Strategy | 4% cap, 3% bailout trigger | 0% |
| SSPDR Gold Shares -10% Floor Strategy | 7.3% cap, 6% bailout trigger | -10% |
| iShares U.S. Real Estate 0% Floor Strategy | 4% cap, 3% bailout trigger | 0% |
| iShares U.S. Real Estate -10% Floor Strategy | 10.1% 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 5/5/2024.

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.

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