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Registered index-linked annuity renewal rates for new terms beginning on 05-20-2025

A registered index-linked annuity from MassMutual Ascend Life Insurance Company. Renewal rates for new terms beginning on 05-20-2025 for purchase payments that were first applied in 2021.

Purchase payments less than \$250,000

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	1.45% Declared Interest Rate	N/A
S&P 500 10% Buffer Strategy	9.5% cap, 6% bailout trigger	Loss exceeding buffer*
S&P 500 0% Floor Strategy	4% cap, 3% bailout trigger	0%
S&P 500 -10% Floor Strategy	7.15% cap, 6% bailout trigger	10%
SPDR Gold Shares 0% Floor Strategy	4% cap, 3% bailout trigger	0%
SSPDR Gold Shares -10% Floor Strategy	10.2% 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	10.05% cap, 6% bailout trigger	10%
iShares MSCI EAFE 0% Floor Strategy	4% cap, 3% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	7.85% cap, 6% bailout trigger	10%

Purchase payments \$250,000 and over

Available Strategies	Rates/Caps	Maximum Loss
Declared Rate	1.55% Declared Interest Rate	N/A
S&P 500 10% Buffer Strategy	9.7% cap, 6% bailout trigger	Loss exceeding buffer*
S&P 500 0% Floor Strategy	4% cap, 3% bailout trigger	0%
S&P 500 -10% Floor Strategy	7.5% cap, 6% bailout trigger	10%
SPDR Gold Shares 0% Floor Strategy	4% cap, 3% bailout trigger	0%
SSPDR Gold Shares -10% Floor Strategy	10.6% 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	10.4% cap, 6% bailout trigger	10%
iShares MSCI EAFE 0% Floor Strategy	4% cap, 3% bailout trigger	0%
iShares MSCI EAFE -10% Floor Strategy	8.1% 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 5/19/2025.

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/RIARates](https://www.massmutualascend.com/RIARates) 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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