

# Index Protector

## Fee-based fixed-indexed annuity rates for MassMutual Ascend

Index Protector 4 Rates effective 12/07/23	No MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared rate	5.15%	5.05%
S&P 500 1-year point-to-point with cap	10.00%	9.75%
iShares U.S. Real Estate 1-year point-to-point with cap	12.50%	12.00%
S&P 500 Risk Control 1-year point-to-point with par. rate	80%	75%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	85%	80%
iShares MSCI EAFE ETF 1-year point-to-point with cap	10.50%	10.25%

Index Protector 5 MVA Rates effective 12/07/23	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
1-year declared rate	5.00%	4.85%
5-year declared rate	5.00%	4.85%
S&P 500 1-year point-to-point with cap	12.00%	11.75%
iShares U.S. Real Estate 1-year point-to-point with cap	15.50%	14.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	85%	80%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	90%	85%
iShares MSCI EAFE ETF 1-year point-to-point with cap	12.75%	12.50%

Index Protector 7 Rates effective 12/07/2023	MVA Rates		No MVA Rates Available in: CA, IN, MN, MO, OH, PA, TX and UT	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared rate	5.80%	5.70%	5.55%	5.45%
S&P 500 1-year point-to-point with cap	12.00%	11.25%	11.00%	10.75%
S&P 500 7-year cap lock annual point-to-point	10.50%	10.25%	9.75%	9.25%
iShares U.S. Real Estate 1-year point-to-point with cap	15.50%	14.50%	14.50%	14.00%
S&P 500 Risk Control 1-year point-to-point with par. rate	90%	85%	85%	80%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	95%	90%	85%	80%
iShares MSCI EAFE ETF 1-year point-to-point with cap	13.50%	13.00%	13.00%	12.75%

**Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: SPX, S&P 500 Risk Control 10% Index: SPXAV10P and iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE, iShares U.S. MSCI EAFE ETF: EFA.**

**Additional purchase payments:** Accepts additional purchase payments during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6th or 20th of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply beyond the original rate window specified in the contract.

**Minimum Guarantees:** The guaranteed minimum declared rate is 2.85%. 1-year point-to-point strategies with a cap have a minimum cap guarantee of 2.85% for contract duration. 1-year point-to-point strategies with a participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 2.85%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates, caps and GMSV rates are 2.90%.

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Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number P1110916NW, P1140219NW and P1140119NW. Contract form numbers and features may vary by state.

All guarantees based on the claims-paying ability of MassMutual Ascend.

**∴ MassMutual Ascend**

# Advantage 5 Advisory

Fixed annuity rates for

MassMutual Ascend

<b>Advantage 5 Advisory</b> Rates effective 11/27/23	<b>Interest rate for initial 5-year term</b>
Purchase payments \$250,000 and over	5.80%
Purchase payments under \$250,000	5.55%

Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number ICC21-P1151621NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of MassMutual Ascend.