

# Index Summit 6 Pro

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.  
Renewal rates for new terms beginning on 05-20-2025

Below are the available strategies along with rates, caps, participation rates, and trigger rates for new terms beginning on 05-20-2025 for purchase payments that were first applied in 2021.

## Purchase payments less than \$100,000

Available Strategies	Rates/Caps/Triggers	Maximum Loss
MSCI EAFE ETF 1YR Term PAR	56% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	7.65% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	10.05% cap	10%
US Real Estate ETF 1YR Term PAR	70% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	9.85% cap	10%
First Trust Barclays Edge Index 1YR Term PAR	100% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	62% participation rate	*Loss exceeding buffer
S&P 500 1YR Term Cap	9.00% cap	50%
S&P 500 1YR Term PAR	53% participation rate	50%
S&P 500 1YR Term -10% Floor	7.00% cap	10%
S&P 500 1YR Term 0% Floor	4.00% cap	0%
S&P 500 1YR Term 10% Buffer	9.30% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	7.90% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	6.15% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	6.15% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	5.25% trigger rate	*Loss exceeding buffer
S&P 500 2YR Term Cap	12.90% cap	50%
S&P 500 2YR Term PAR	50% participation rate	50%

\* If the Index falls as much as possible (100%), the resulting loss for a 10% Buffer Strategy would be 90% and the resulting loss for a 20% Buffer Strategy would be 80%.

**The following strategies are only available for a term that starts in the first four contract years:** S&P 500 3-Year 10% Buffer with Upside Participation Rate and S&P 500 3-Year 20% Buffer with Upside Participation Rate.

**Strategy Availability may vary by state.**

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## Purchase payments \$100,000 and over

Available Strategies	Rates/Caps/Triggers	Maximum Loss
MSCI EAFE ETF 1YR Term PAR	59% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	7.90% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	10.35% cap	10%
US Real Estate ETF 1YR Term PAR	74% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	10.20% cap	10%
First Trust Barclays Edge Index 1YR Term PAR	104% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	67% participation rate	*Loss exceeding buffer
S&P 500 1YR Term Cap	9.30% cap	50%
S&P 500 1YR Term PAR	57% participation rate	50%
S&P 500 1YR Term -10% Floor	7.30% cap	10%
S&P 500 1YR Term 0% Floor	4.00% cap	0%
S&P 500 1YR Term 10% Buffer	9.50% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	8.05% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	6.25% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	6.30% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	5.35% trigger rate	*Loss exceeding buffer
S&P 500 2YR Term Cap	13.20% cap	50%
S&P 500 2YR Term PAR	54% participation rate	50%

\* If the Index falls as much as possible (100%), the resulting loss for a 10% Buffer Strategy would be 90% and the resulting loss for a 20% Buffer Strategy would be 80%.

**The following strategies are only available for a term that starts in the first four contract years:** S&P 500 3-Year 10% Buffer with Upside Participation Rate and S&P 500 3-Year 20% Buffer with Upside Participation Rate.

**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 5/19/2025.

**Thank you for choosing MassMutual Ascend!**

**For contracts issued on or after May 7, 2024, a fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.95%. For contracts issued prior to May 7, 2024, a fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.**

The fee for any given day is calculated as a percentage of and is subtracted from the then remaining investment base of an indexed strategy. Deduction of the contract fee may result in a loss greater than the maximum loss indicated above.

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