

Index Summit 6

A registered index-linked annuity from MassMutual Ascend Life Insurance Company.
Renewal rates for new terms beginning on 12-20-2024

Below are the available strategies along with rates, caps, participation rates, and trigger rates for new terms beginning on 12-20-2024 for purchase payments that were first applied in 2019.

Purchase payments less than \$100,000

Available Strategies	Rates/Caps/Triggers	Maximum Loss
Declared Rate	1.40% Declared Interest Rate	N/A
MSCI EAFE ETF 1YR Term PAR	56% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	8.50% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	6.00% cap	10%
US Real Estate ETF 1YR Term PAR	60% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	8.35% cap	10%
First Trust Barclays Edge Index 1YR Term PAR	86% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	53% participation rate	*Loss exceeding buffer
S&P 500 1YR Term Cap	7.00% cap	50%
S&P 500 1YR Term PAR	50% participation rate	50%
S&P 500 1YR Term -10% Floor	6.00% cap	10%
S&P 500 1YR Term 0% Floor	4.00% cap	0%
S&P 500 1YR Term 10% Buffer	6.55% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	5.50% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	4.15% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	4.45% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	3.85% trigger rate	*Loss exceeding buffer
S&P 500 2YR Term Cap	9.55% 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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Below are the available strategies along with rates, caps, participation rates, and trigger rates for new terms beginning on 12-20-2024 for purchase payments that were first applied in 2019.

Purchase payments \$100,000 and over

Available Strategies	Rates/Caps/Triggers	Maximum Loss
Declared Rate	1.50% Declared Interest Rate	N/A
MSCI EAFE ETF 1YR Term PAR	59% participation rate	50%
MSCI EAFE ETF 1YR Term -10% Floor	8.55% cap	10%
SPDR GOLD ETF 1YR Term -10% Floor	6.00% cap	10%
US Real Estate ETF 1YR Term PAR	63% participation rate	50%
US Real Estate ETF 1YR Term -10% Floor	8.80% cap	10%
First Trust Barclays Edge Index 1YR Term PAR	89% participation rate	50%
First Trust Barclays Edge Index 1YR Term 10% Buffer	57% participation rate	*Loss exceeding buffer
S&P 500 1YR Term Cap	7.00% cap	50%
S&P 500 1YR Term PAR	50% participation rate	50%
S&P 500 1YR Term -10% Floor	6.05% cap	10%
S&P 500 1YR Term 0% Floor	4.00% cap	0%
S&P 500 1YR Term 10% Buffer	6.55% cap	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Performance Trigger	5.60% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 10% Buffer Dual Performance Trigger	4.20% trigger rate	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer	4.60% cap	*Loss exceeding buffer
S&P 500 1YR Term 20% Buffer Performance Trigger	3.95% trigger rate	*Loss exceeding buffer
S&P 500 2YR Term Cap	10.35% 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.

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 12/19/2024.

Thank you for choosing MassMutual Ascend!

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