MassMutual Ascend
Life Insurance Company

Cap Control Indexed Strategies

Cap Control is a feature on select MassMutual Ascend Life Insurance Company registered index-linked annuity indexed strategies designed to provide greater predictability around your growth potential over time.

Why consider Cap Control indexed strategies?

While traditional indexed strategies may adjust cap rates each year based on market conditions, Cap Control helps limit how much those rates can increase or decrease from year to year — giving you more stability from one term to the next.



Help manage cap rate volatility: Built-in guardrails limit how much cap rates for renewal terms can increase or decrease, supporting more stable outcomes in shorter-term strategies.



Fewer surprises over time: A defined range for future cap rates can make it easier to understand what to expect as your strategy resets each year.



Brings more confidence to shorter-term strategies: Designed to help address concerns about changing rates, so you can feel more comfortable choosing a strategy that renews each year.



Opportunity to build gains over time: Each year offers the chance to capture growth and potentially build on those gains moving forward.

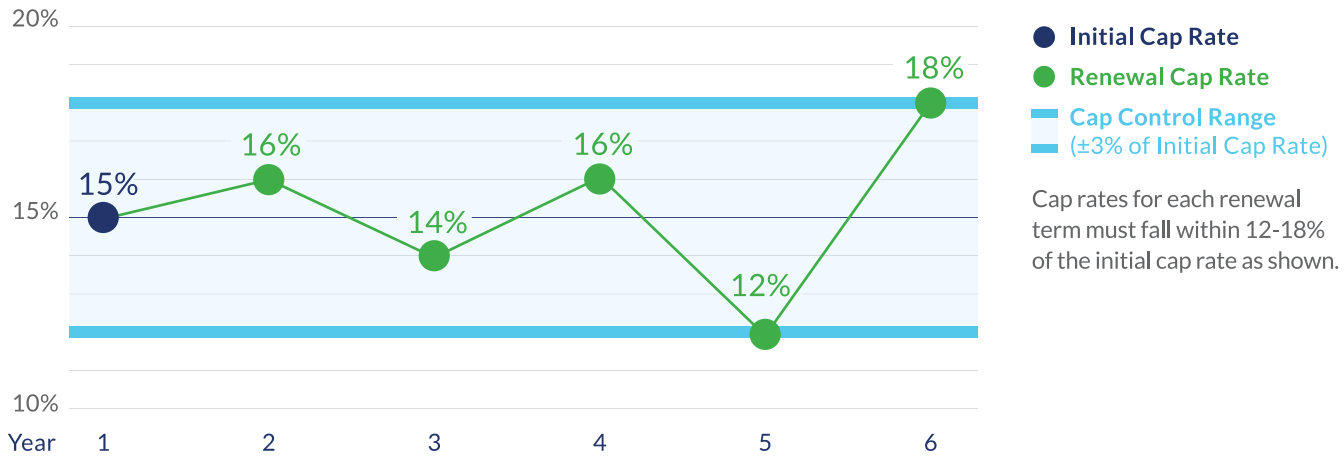
How it works

Depending on the product, Cap Control indexed strategies consist of five or six one-year terms. When you first allocate to a Cap Control indexed strategy, your initial cap is established. Cap Control ensures that cap rates for renewal terms are set within a defined range above or below the initial cap rate. It's important to note that you can only allocate to a Cap Control indexed strategy in the first contract year, and you must remain allocated to the Cap Control indexed strategy until the end of the final one-year term.

- **Defined renewal range:** After the initial one-year term, renewal cap rates will fall within a defined maximum increase or decrease from the initial cap rate.
- **Built-in guardrails:** These limits create a Cap Control Minimum and Maximum renewal rate range. Renewal cap rates must fall within this range for each renewal term.
- **Applies during key years:** Cap Control remains in effect for all five or six one-year terms (depending on the product), and your money cannot be reallocated to a different indexed strategy during that time.

Not a bank or credit union deposit or obligation • Not FDIC or NCUA-Insured • Not insured by any federal government agency • May lose value • Not guaranteed by any bank or credit union

15% CAP; ±3% CAP CONTROL RANGE



This example assumes six one-year terms, and a hypothetical Cap Control range of ±3% with a Cap Control Minimum of 12% and a Cap Control Maximum of 18%. The Cap Control range applicable to a contract is established at issue and remains fixed for that contract. Cap Control ranges for future contract issues may be different and are subject to change.

Important Considerations

- Cap Control indexed strategies are available only at the time your contract is issued. You cannot reallocate funds or transfer account value already held in other strategies into a Cap Control indexed strategy.
- Funds held in the strategy at the end of the final one-year term will default-renew into a similar one-year strategy, but without the Cap Control guarantee.
- Cap rates are still subject to change each term. Cap Control limits the range of change but does not guarantee a specific cap rate or performance.

Registered index-linked annuities can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company℠. Any sales solicitation must be accompanied or preceded by a prospectus. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates.

Annuities are long-term investments and may not be suitable for all investors. Withdrawals from an annuity contract may have tax consequences.

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend℠.

Annuities issued by MassMutual Ascend Life Insurance Company℠ (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual) under contract forms ICC24-P1825224NW, ICC24-P1833624NW, ICC24-P1850824NW and ICC24-P1841624NW.

All guarantees are subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.

This content does not apply in the state of New York.

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