

AssuranceSelect 5

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Accepts additional purchase payments in the first two contract months
- Opportunity to select from indexed strategies and a declared rate strategy
- 10% penalty-free withdrawals
- Early withdrawal charges that end after five years
- Opportunity to receive lifetime income

Rates effective 12/21/2024	Purchase payments \$100,000 and over	Purchase payments under \$100,000
Declared strategy interest rate	3.40%	3.15%
S&P 500 [®] 1-year point-to-point with cap	6.75%	6.50%
iShares U.S. Real Estate 1-year point-to-point with cap	9.50%	9.00%

Rates and caps are current as of the date shown and are subject to change at any time.

An indexed interest rate is based in part on the change in the value of the applicable index or exchange-traded fund. The indexed interest rate for a term of an indexed strategy with a cap will never be more than its cap for that term. We do not guarantee that amounts allocated to an indexed strategy will earn interest, but the indexed interest rate for a term year will never be less than 0%.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the first five contract years. Early withdrawal charges do not apply to amounts covered by the 10% free withdrawal allowance. Withdrawals and early withdrawal charges impact contract values and benefits.

The contract offers life payout options. If you select one of these options, we will make periodic payments until the death of the person on whose life payments are based. After the annuity payout initiation date, you cannot surrender your annuity or withdraw any other money from your annuity.

In general you will pay ordinary income taxes on the earned interest when you receive annuity payout benefits, you surrender your annuity or you take a withdrawal. You may pay a 10% federal penalty tax on the taxable amount of any payment that you receive before age 59½.

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