MassMutual Ascend
Life Insurance Company

# AssuranceSelect 5 Plus

## A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Opportunity to select from indexed strategies and a declared rate strategy
- 10% penalty-free withdrawals
- Five-year declining early withdrawal charges
- A market value adjustment that applies to withdrawals during the five-year term
- Opportunity to receive lifetime income

| Rates effective 10/7/2026 | Purchase payments $100,000 and over | Purchase payments under $100,000 |
|---|---|---|
| **Declared strategy interest rate** | 5.25% | 4.90% |
| **S&P 500® 1-year point-to-point with cap** | 10.25% | 9.75% |
| **S&P 500® 1-year point-to-point with performance trigger** | 8.35% | 7.85% |
| **S&P 500® 5-year cap lock annual point-to-point** | 10.00% | 9.25% |
| **SPDR GLD Shares 1-year point-to-point with cap** | 13.00% | 12.25% |
| **iShares U.S. Real Estate 1-year point-to-point with cap** | 12.50% | 12.00% |

Scan for the most current rates

Strategies may vary. Please talk to your financial professional about availability.

MVA rates shown above. Rates and caps are current as of the date shown and are subject to change at any time. In California, contracts are not subject to a market value adjustment.

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. The participation rate for a term of an indexed strategy is the percentage of a positive index change that we use to calculate the indexed interest rate 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%.

**Minimum Guarantees:** The declared rate strategy will have a guaranteed minimum declared rate of 0.25% for contract duration. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% for contract duration. Point-to-point strategies with trigger rates have a guaranteed minimum trigger rate of 2.40% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value (GMSV) equals 87.5% of purchase payments minus all prior withdrawals (not including early withdrawal charges or negative market value adjustments) plus interest credited daily at the GMSV rate of 2.40%. The GMSV will not be less than the minimum values required by the NAIC standard nonforfeiture law for individual deferred annuities, model #805 and the GMSV rate will not be less than the minimum rate required by each state.

Early withdrawal charges and a market value adjustment apply if you surrender your annuity or take withdrawals from it during the first five contract years. Early withdrawal charges and market value adjustments do not apply to amounts covered by the 10% free withdrawal allowance. Withdrawals, early withdrawal charges and market value adjustments impact contract values and benefits. The amount payable to you if you surrender your contract will never be less than the Guaranteed Minimum Surrender Value.

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.

**For more information on the iShares U.S. Real Estate ETF, visit iShares.com and search ticker symbol IYR. For more information on the SPDR Gold Shares ETF, visit spdrgoldshares.com/usa.**

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

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