

AssuranceSelect 7

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
- Seven-year declining early withdrawal charges
- Opportunity to receive lifetime income

Rates effective 1/7/2024	Purchase payments \$100,000 and over	Purchase payments under \$100,000
Declared strategy interest rate	4.00%	3.80%
S&P 500® 1-year point-to-point with cap	8.00%	7.50%
S&P 500 annual monthly averaging with cap	8.50%	8.00%
S&P 500 Risk Control 1-year point-to-point with participation rate	65.00%	60.00%
SPDR GLD Shares 1-year point-to-point with cap	9.50%	8.50%

Guaranteed Minimum Surrender Value: 100% of purchase payments, less withdrawals and applicable early withdrawal charges, plus interest at 1.00%, less the applicable early withdrawal charge rate multiplied by the account value.

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. 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%.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the first seven 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 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.

The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit [US.SPIndices.com](https://us.spindices.com) and search keyword SPXAV10P. 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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