# Index Achiever Advisory

MassMutual Ascend
Life Insurance Company

A registered index-linked annuity with no explicit fees from MassMutual Ascend Life Insurance Company

RATES EFFECTIVE:
11/07/2026 - 11/20/2026

FOR TERMS STARTING ON:
11/20/2026

| 6-Year Term | 10% Buffer | 20% Buffer |
|---|---|---|
| | Upside Par Rate & Cap | Upside Par Rate & Cap |
| S&P 500 Index | 130%<br>100.00% | 105%<br>Uncapped |
| Russell 2000 Index | 140%<br>100.00% | 125%<br>100.00% |

| 3-Year Term | 10% Buffer | 20% Buffer |
|---|---|---|
| | Upside Par Rate & Cap | Upside Par Rate & Cap |
| S&P 500 Index | 110%<br>Uncapped | 100%<br>Uncapped |
| Russell 2000 Index | 110%<br>Uncapped | 100%<br>Uncapped |

| 1-Year Term | 10% Buffer | | | | 20% Buffer | | -10% Floor | 50% Downside Par Rate |
|---|---|---|---|---|---|---|---|---|
| | Cap | Upside Par Rate | Performance Trigger | Dual Performance Trigger | Cap | Performance Trigger | Cap | Upside Par Rate |
| S&P 500 Index | 26.00% | | 12.50% | 10.25% | 17.00% | 11.00% | 20.00% | 90% |
| Russell 2000 Index | 33.00% | | | | 20.00% | | | |
| iShares MSCI EAFE ETF | 28.50% | | | | | | | 100% |
| iShares U.S. Real Estate ETF | 33.00% | | | | | | | 100% |
| SPDR Gold Shares ETF | 19.50% | | | | | | | 80% |
| First Trust Barclays Edge Index | | 125% | | | | | | 175% |

**6-Year Cap Control** (Not available in CA)

| 1-Year Term | 10% Buffer | 20% Buffer | |
|---|---|---|---|
| | Cap | Cap | Cap Control Range |
| S&P 500 Index | 23.00% | 15.00% | ±3% |
| Russell 2000 Index | 30.00% | 18.00% | ±3% |

The cap for a renewal term is guaranteed to remain within the Cap Control Range for the Early Withdrawal Charge Period. Money allocated to a Cap Control Strategy may not be reallocated to a different strategy before the sixth contract anniversary.

**Declared Rate:** 3.05%



## Please scan for the most current rates

**Available strategies may vary by Broker/Dealer and by state. Please talk with your financial professional to determine the strategies available.**

State Approvals and Variations: Index Achiever Advisory is not available in NY and OR.

Cap Control strategies consist of a series of six one-year terms made up of an initial term and five renewal terms during which the Cap Control guarantee will apply. We may set a different cap for each term, but we guarantee that the cap for a renewal term will remain within the Cap Control Range, which is the maximum amount that the cap for a renewal term may increase or decrease from the cap that we set for the initial term. Money allocated to a Cap Control Strategy may not be reallocated to a different strategy before the sixth contract anniversary.

Strategies with a 6-year Term and initial allocations to Cap Control strategies are only available for terms beginning in the first contract year, and strategies with a 3-year term are only available for terms beginning in the first four contract years.

Extended Care and Terminal Illness waivers not available in MA. Residents are only permitted to purchase annuity products within their resident state in MN and UT.

**The Index Achiever Advisory can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company[SM] and MM Ascend Life Investors Services, LLC. This material must be preceded or accompanied by a prospectus for MassMutual Ascend's Index Achiever Advisory. The prospectus contains important information about the Index Achiever Advisory annuity and MassMutual Ascend. Read it carefully before you purchase man Index Achiever Advisory contract. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates.**

The Index Achiever Advisory fee-based registered index-linked annuity is intended to be used in an advisory relationship between the client and a registered investment advisor.

MassMutual Ascend[SM] is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

Declared rates and indexed strategy caps, upside participation rates and trigger rates are current as of the date shown and are subject to change at any time. The Declared Rate Strategy will never be less than 2.40%. An indexed strategy's return is based, in part, on the change in the value of the applicable index or exchange-traded fund. For each indexed strategy that we currently offer, any positive return for a term is subject to the applicable cap, upside participation rate or trigger rate for that term. These caps, upside participation rates and trigger rates may vary from term to term. For current strategies, the cap for a term will never be less than 1%, the upside participation rate for a term will never be less than 5%, and the trigger rate for a term will never be lower than 1%. Future indexed strategies could offer different minimum caps, participation rates and trigger rates. For each indexed strategy that we currently offer, any negative return for a term is limited by a 50% downside participation rate, a -10%, or a 10% or 20% buffer. Future indexed strategies could offer different downside participation rates, floors and buffers.

Each indexed strategy provides returns based, in part, on the change in the price of a specific Index or ETF: the S&P 500® Index (SPX), the Russell 2000 Index (RTY), the iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), the First Trust Barclays Edge Index (FTEDGE7) or the SPDR Gold Shares ETF (GLD). The price change does not include dividends that might be paid on the underlying investments of the Index or ETF.

Strategies linked to the First Trust Barclays Edge Index provide returns based, in part, on the change in net asset value of the underlying investments of the Index. The net asset value change includes dividends that might be paid on the underlying investments of the Index.

The First Trust Barclays Edge Index seeks to provide equity and fixed income exposure through a blend of the Capital Strength Index and Value Line Dividend Index and Barclays' US 2-year Treasury Futures, 5-year Treasury Futures and 10-year Note Futures Indexes while aiming to control risk by maintaining a volatility target at or below 7%. Since the index is on an excess return basis (i.e., it returns the index performance in excess of risk-free rates), the risk free return is deducted from the equity underliers. The risk free rate used in this calculation is the U.S. Fed funds Rate published by the Federal Reserve of New York (ticker: FEDL01) for each day divided by 360. No such adjustment is needed to the US Treasury futures indexes as these securities returns are naturally on an excess return basis.

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