

Index Achiever Advisory

A registered index-linked annuity
from MassMutual Ascend Life Insurance Company

RATES EFFECTIVE:

FOR TERMS STARTING ON:

01/21/2025 - 02/06/2025

2/6/2025

To see newly added feature and strategy availability by state, visit MMAscendConnect.com/RILAapprovals.

| Purchase Payments \$250,000 and over | S&P 500 Index | iShares MSCI EAFE ETF | iShares U.S. Real Estate ETF | SPDR Gold Shares ETF | First Trust Barclays Edge Index | Russell 2000 Index |
|--|----------------------------------|--------------------------------------|---|-------------------------------------|--|-----------------------------------|
| 1-Year | | | | | | |
| 50% Downside Participation Rate with Upside Participation Rate | 75.00% | 100.00% | 100.00% | 90.00% | 175.00% | |
| 10% Buffer with Cap | 14.00% | 20.00% | 30.00% | 16.50% | | |
| 10% Buffer with Upside Participation Rate | | | | | 125.00% | |
| 10% Buffer with Performance Trigger | 11.00% | | | | | |
| 10% Buffer with Dual Performance Trigger | 9.00% | | | | | |
| 20% Buffer with Cap | 9.60% | | | | | |
| 20% Buffer with Performance Trigger | 9.00% | | | | | |
| -10% Floor with Cap | 14.00% | | | | | |
| 3-Year | | | | | | |
| 10% Buffer with Upside Participation Rate | 110.00% | | | | | |
| 20% Buffer with Upside Participation Rate | 100.00% | | | | | |
| 6-Year | | | | | | |
| 10% Buffer with Upside Participation Rate | 115.00% | | | | | 110.00% |
| 20% Buffer with Upside Participation Rate | 105.00% | | | | | 100.00% |

Declared Rate: 3.05%

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| Purchase Payments less than \$250k | S&P 500 Index | iShares MSCI EAFE ETF | iShares U.S. Real Estate ETF | SPDR Gold Shares ETF | First Trust Barclays Edge Index | Russell 2000 Index |
|--|---------------|-----------------------|------------------------------|----------------------|---------------------------------|--------------------|
| 1-Year | | | | | | |
| 50% Downside Participation Rate with Upside Participation Rate | 74.00% | 95.00% | 95.00% | 85.00% | 170.00% | |
| 10% Buffer with Cap | 13.50% | 19.50% | 29.50% | 16.00% | | |
| 10% Buffer with Upside Participation Rate | | | | | 120.00% | |
| 10% Buffer with Performance Trigger | 10.75% | | | | | |
| 10% Buffer with Dual Performance Trigger | 8.75% | | | | | |
| 20% Buffer with Cap | 9.30% | | | | | |
| 20% Buffer with Performance Trigger | 8.75% | | | | | |
| -10% Floor with Cap | 13.75% | | | | | |

| | | | | | | |
|---|---------|--|--|--|--|--|
| 3-Year | | | | | | |
| 10% Buffer with Upside Participation Rate | 105.00% | | | | | |
| 20% Buffer with Upside Participation Rate | 95.00% | | | | | |

| | | | | | | |
|---|---------|--|--|--|--|---------|
| 6-Year | | | | | | |
| 10% Buffer with Upside Participation Rate | 110.00% | | | | | 105.00% |
| 20% Buffer with Upside Participation Rate | 100.00% | | | | | 95.00% |

Declared Rate: 3.00%

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 NJ, NY, OR, PR.

Strategies with a 6-year term 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.

The following strategies are unavailable in MO:

- S&P 500 Index 1-Year 10% Buffer with Performance Trigger
- S&P 500 Index 1-Year 10% Buffer with Dual Performance Trigger
- S&P 500 Index 1-Year 20% Buffer with Cap
- S&P 500 Index 1-Year 20% Buffer with Performance Trigger
- S&P Index 500 3-Year 10% Buffer with Upside Participation Rate
- S&P 500 Index 3-Year 20% Buffer with Upside Participation Rate
- S&P 500 Index 6-Year 20% Buffer with Upside Participation Rate
- First Trust Barclays Edge Index 1-Year 10% Buffer with Upside Participation Rate
- First Trust Barclays Edge Index 1-Year 50% Downside Participation Rate with Upside Participation Rate
- Russell 2000 Index 6-Year 10% Buffer with Upside Participation Rate
- Russell 2000 Index 6-Year 20% Buffer with Upside Participation Rate

The following strategy is unavailable in IN:

- S&P 500 6-year 10% Buffer with Upside Participation Rate

The Declared Rate Strategy is not available in MO. MO contracts have a Temporary Holding Account that pays interest at the guaranteed minimum interest rate that would apply to the Declared Rate Strategy.

Extended Care and Terminal Illness waivers not available in MA and MO. 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 CompanySM 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](https://www.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.

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Declared rates and indexed strategycaps, upside participation rates and trigger rates are current as of the date shown and are subject to change at any time. 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 0% floor, 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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