

# Index Achiever Advisory

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

## RATES EFFECTIVE:

12/07/2025 - 12/20/2025

## FOR TERMS STARTING ON:

12/20/2025

	S&P 500 Index	iShares MSCI EAFE ETF	iShares U.S. Real Estate ETF	SPDR Gold Shares ETF	Russell 2000 Index
<b>1-Year</b>					
50% Downside Participation Rate with Upside Participation Rate	80%	100%	100%	80%	
10% Buffer with Cap*	20.00%	20.00%	30.00%	16.50%	30.00%
10% Buffer with Upside Participation Rate					
10% Buffer with Performance Trigger	11.00%				
10% Buffer with Dual Performance Trigger	9.50%				
20% Buffer with Cap*	13.00%				17.00%
20% Buffer with Performance Trigger	9.50%				
-10% Floor with Cap	16.00%				

<b>3-Year</b>					
10% Buffer with Upside Participation Rate*	105%				105%
20% Buffer with Upside Participation Rate*	90%				95%

<b>6-Year</b>					
10% Buffer with Upside Participation Rate	110%				110%
20% Buffer with Upside Participation Rate	100%				100%

Declared Rate: 3.05%

\* Russell 2000 1-Year and 3-Year Terms not available in CA



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, OR and 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.

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<sup>SM</sup> 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 any 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.

MassMutual Ascend<sup>SM</sup> 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 2.8%. 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<sup>®</sup> Index (SPX), the Russell 2000 Index (RTY), the iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), 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.

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