

# Index Achiever Advisory



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

RATES EFFECTIVE:

03/21/2025 - 04/06/2025

FOR TERMS STARTING ON:

4/6/2025

To see newly added feature and strategy availability by state, visit [MMAscendConnect.com/RILAapprovals](https://MMAscendConnect.com/RILAapprovals).

	S&P 500 Index	iShares MSCI EAFE ETF	iShares U.S. Real Estate ETF	SPDR Gold Shares ETF
<b>1-Year</b>				
50% Downside Participation Rate with Upside Participation Rate*	75%	100%	100%	90%
10% Buffer with Cap*	14.00%	20.00%	30.00%	16.50%
-10% Floor with Cap*	14.00%			

<b>6-Year</b>				
10% Buffer with Upside Participation Rate*	115%			

**Declared Rate:\* 3.05%**

MO, PA have limited strategy availability; \* indicates availability in these states.

**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.

\*6-year term with 10% buffer strategy is only available at issue.

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 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 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.

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 and upside participation 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 and upside participation rate for that term. These caps and upside participation rates may vary from term to term. For current strategies, the cap for a term will never be less than 1% and the upside participation rate for a term will never be less than 5%. Future indexed strategies could offer different minimum caps and participation 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% buffer. Future indexed strategies could offer different downside participation rates, floors, and buffers.

S&P 500 refers to the S&P 500 Price Return Index (SPX) and the strategies linked to an ETF are based on the change in closing price and do not include dividends. For more information, visit [us.spindices.com](https://www.spindices.com) (keyword SPX). SPDR Gold refers to the SPDR Gold Shares ETF (GLD). For more information, visit [spdrgoldshares.com/usa](https://www.spdrgoldshares.com/usa). iShares U.S Real Estate refers to iShares US Real Estate ETF (IYR). iShares MSCI EAFE refers to iShares MSCI EAFE ETF (EFA). For more information on the iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF, visit [iShares.com](https://www.ishares.com) (ticker symbols IYR and EFA).

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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), 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.

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**All guarantees subject to the claims-paying ability of MassMutual Ascend.**

This content does not apply in the state of New York.

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