Index Frontier 5 Plus

MassMutual Ascend
Life Insurance Company

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

RATES EFFECTIVE:
10/21/2026 - 11/06/2026

FOR TERMS STARTING ON:
11/6/2026

5-Year Term	10% Buffer	20% Buffer
	Upside Par Rate & Cap	Upside Par Rate & Cap
S&P 500 Index	100% 100.00%	100% 80.00%

1-Year Term	10% Buffer			20% Buffer		-10% Floor
	Cap	Performance Trigger	Dual Performance Trigger	Cap	Performance Trigger	Cap
S&P 500 Index	19.00%	11.00%	9.50%	13.50%	9.00%	16.00%
iShares MSCI EAFE ETF						29.50%
iShares U.S. Real Estate ETF						30.00%
SPDR Gold Shares ETF						30.00%

Declared Rate: 4.25%



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 Frontier 5 Plus is not available in NY and OR.

Strategies with a 5-year term are only available for terms beginning in the first contract year.

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 Frontier 5 Plus can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company℠ and MM Ascend Life Investors Services, LLC. This material must be preceded or accompanied by a prospectus for MassMutual Ascend'sIndex Frontier 5 Plus. The prospectus contains important information about the Index Frontier 5 Plus annuity andMassMutual Ascend. Read it carefully before you purchase an Index Frontier 5 Plus contract. To obtain a copy of the prospectus, please visit MassMutualAscend.com/RILArates.

MassMutual Ascend℠ 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 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 or trigger rate for that term. These caps and trigger rates may vary from term to term. For current strategies, the cap for a term will never be less than 1%. Future indexed strategies could offer different minimum caps. For each indexed strategy that we currently offer, any negative return for a term is limited by a -10% floor, 10% or 20% buffer. Future indexed strategies could offer different floors or 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 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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Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance Company.

Product issued by MassMutual Ascend Life Insurance Company℠ (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under contract form number ICC24-P1850824NW. Product not available in all states. Form numbers and features may vary by state.

All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.

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

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