

# Index Frontier 5 Plus

**MassMutual Ascend**  
Life Insurance Company

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

**RATES EFFECTIVE:**

12/21/2025 - 01/06/2026

**FOR TERMS STARTING ON:**

1/6/2025

	S&P 500 Index	iShares MSCI EAFE ETF	iShares U.S. Real Estate ETF	SPDR Gold Shares ETF	First Trust Barclays Edge Index
<b>1-Year</b>					
10% Buffer with Cap	19.00%				24.00%
10% Buffer with Performance Trigger	10.50%				
10% Buffer with Dual Performance Trigger	9.25%				
20% Buffer with Cap	11.50%				
20% Buffer with Performance Trigger	8.50%				
-10% Floor with Cap	14.00%	16.00%	22.00%	24.00%	

<b>5-Year</b>					
10% Buffer with Upside Participation Rate**	100%	**Only available in CA			
10% Buffer with Cap*	85.00%	* Not approved in CA			
20% Buffer with Cap	75.00%				

**Declared Rate: 3.80%**



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, OR and PR.

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<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 Frontier 5 Plus. The prospectus contains important information about the Index Frontier 5 Plus annuity and MassMutual 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](http://MassMutualAscend.com/RILArates).**

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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 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<sup>®</sup> Index (SPX), 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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