

Index Protector 4

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Opportunity to select from indexed strategies and a declared rate strategy
- Accepts additional purchase payments during the first two contract months
- 10% penalty-free withdrawals
- Early withdrawal charges that end after four years
- Opportunity to receive lifetime income

Rates effective 12/21/2024	Purchase payments \$250,000 and over	Purchase payments under \$250,000
Declared strategy interest rate	4.75%	4.65%
S&P 500 [®] 1-year point-to-point with cap	8.25%	8.00%
iShares U.S. Real Estate 1-year point-to-point with cap	12.00%	11.50%
S&P 500 Risk Control 1-year point-to-point with participation rate	70.00%	65.00%
S&P U.S. Retiree Spending 1-year point-to-point with participation rate	80.00%	75.00%
iShares MSCI EAFE 1-year point-to-point with cap	10.25%	9.75%

Product not available in: TX. Rates and caps are current as of the date shown and are subject to change at any time.

Interest rates for indexed strategies are determined, in part, by the change in the applicable index or unit value, and are limited by the applicable cap or participation rate, but will never be lower than 0%. Indexed interest, if any, is credited at the end of each term year. If you allocate money to an indexed strategy, you aren't investing directly in any index or exchange-traded fund, the stocks included in any index, or the securities, commodities or other investments held in the portfolio of any exchange-traded fund. Withdrawals impact contract values. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax. If a waiver rider applies, early withdrawal charges are waived. Lifetime income payments are based on the account value.

The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit [US.SPIndices.com](https://www.us.spindices.com) and search keyword SPXAV10P. For more information on the S&P U.S. Retiree Spending Index, visit [US.SPIndices.com](https://www.us.spindices.com) and search keyword SPRETIRE. For more information on the iShares U.S. Real Estate ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbol IYR.

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