MassMutual Ascend
Life Insurance Company

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 11/21/2025	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	8.00%	7.75%
iShares U.S. Real Estate 1-year point-to-point with cap	12.50%	12.00%
S&P 500® Risk Control 1-year point-to-point with participation rate	75%	70%
S&P U.S. Retiree Spending 1-year point-to-point with participation rate	80%	75%
iShares MSCI EAFE 1-year point-to-point with cap	10.00%	9.50%

Scan for the most current rates

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 Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.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.

Minimum Guarantees: The guaranteed minimum declared rate is 2.40%. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% for contract duration. Point-to-point strategies with participation rate has a guaranteed minimum participation rate of 5.00% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value (GMSV) equals 87.5% of purchase payments minus all prior withdrawals (net of applicable early withdrawal charges) plus interest credited daily at the GMSV rate of 2.40%. The GMSV will not be less than the minimum values required by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities, model #805, and the GMSV rate will not be less than the minimum rate required by each state.

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 and search keyword SPXAV10P. For more information on the S&P U.S. Retiree Spending Index, visit US.SPIndices.com and search keyword SPRETIRE. For more information on the iShares U.S. Real Estate ETF, visit iShares.com and search ticker symbol IYR.

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

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