

# Index Protector 5

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

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

Rates effective 1/21/2025	Purchase payments \$250,000 and over	Purchase payments under \$250,000
1-year declared strategy interest rate	5.50%	5.30%
5-year declared strategy interest rate	5.50%	5.30%
S&P 500® 1-year point-to-point with cap	12.50% 3.00% bailout cap	12.00% 3.00% bailout cap
iShares MSCI EAFE 1-year point-to-point with cap	14.50% 3.00% bailout cap	14.00% 3.00% bailout cap

MVA rates shown above. 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, 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 Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.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 2.80%. Point-to-point strategies with cap have a minimum cap guarantee of 2.80% for contract duration. Point-to-point strategies with participation rates have a guaranteed minimum participation rate of 5% 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 (not including negative market value adjustments) plus interest credited daily at the GMSV rate of 2.80%. In WA, the GMSV rate is 2.85%.

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**All guarantees are subject to the claims-paying ability of MassMutual Ascend<sup>SM</sup>.**

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