

# Index Protector 5

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
- Market value adjustments that end after five years
- Opportunity to receive lifetime income

Rates effective 1/21/2026	Purchase payments \$250,000 and over	Purchase payments under \$250,000
<b>1-year declared strategy interest rate</b>	5.25%	5.05%
<b>5-year declared strategy interest rate</b>	5.25%	5.05%
<b>S&amp;P 500® 1-year point-to-point with cap</b>	12.00% 3.00% bailout cap	11.50% 3.00% bailout cap
<b>iShares MSCI EAFE 1-year point-to-point with cap</b>	14.50% 3.00% bailout cap	14.00% 3.00% bailout cap



Scan for the  
most current rates

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 Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.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 2.40%. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% 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 2.40%.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by MassMutual Ascend. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by MassMutual Ascend. MassMutual Ascend's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties makes any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

The iShares MSCI EAFE ETF is distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates ("BlackRock"), and these trademarks have been licensed for certain purposes by MassMutual Ascend. MassMutual Ascend annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from MassMutual Ascend do not acquire any interest in the iShares MSCI EAFE ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any MassMutual Ascend annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares MSCI EAFE ETF or any data related thereto.

MassMutual Ascend Life Insurance Company<sup>SM</sup> 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.

Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form numbers P1146620NW, P1146620ID and P1146620OR. Product not available in all states. Form numbers and features may vary by state.

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

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

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

**MassMutual Ascend**

© 2026 MassMutual Ascend Life Insurance Company, Cincinnati, OH 45202.

All rights reserved. [www.MassMutualAscend.com](http://www.MassMutualAscend.com)

F1148624NW-Truist