MassMutual Ascend
Life Insurance Company

Index Protector 5 MVA

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 11/7/2026	Purchase payments $250,000 and over	Purchase payments under $250,000
1-year declared strategy interest rate	6.10%	6.00%
5-year declared strategy interest rate	6.00%	5.90%
S&P 500® 1-year point-to-point with cap	13.25%	12.75%
iShares U.S. Real Estate 1-year point-to-point with cap	18.50%	17.50%
S&P 500® Risk Control 1-year point-to-point with participation rate	100%	95%
S&P U.S. Retiree Spending 1-year point-to-point with participation rate	105%	100%
iShares MSCI EAFE 1-year point-to-point with cap	15.25%	15.00%
SPDR® Gold Shares 1-year point-to-point with cap	19.75%	19.25%
First Trust Barclays Edge Index 1-year point-to-point with cap	17.00%	16.50%
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	16.75%	16.25%

Scan for the most current rates

Strategies may vary. Please talk to your financial professional about availability.

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 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 Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.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 declared rate strategy will have a guaranteed minimum declared rate of 0.25% for contract duration. 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 5.00% 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 (not including early withdrawal charges or negative market value adjustments) 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.

To easily track the performance of our strategies' underlying indices using their ticker symbols visit US.SPIndices.com and search keyword: S&P 500: SPX, S&P 500 Risk Control 10% Index: SPXAV10P and iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE, iShares U.S. MSCI EAFE ETF: EFA, First Trust Barclays Edge Index: FTEDGE7 and SPDR Gold: GLD. The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. SPDR Gold Shares refer to units of interest in an exchange traded fund that reflect the market value of gold bullion.

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