

# Index Summit 6

A registered index-linked annuity  
from MassMutual Ascend Life Insurance Company

**RATES EFFECTIVE:**

11/21/2024 - 12/06/2024

**FOR TERMS STARTING ON:**

12/6/2024

To see newly added feature and strategy availability by state, visit [MMAscendConnect.com/RILApprovals](https://MMAscendConnect.com/RILApprovals).

| <b>Purchase Payments<br/>\$100,000 and over</b>                | <b>S&amp;P<br/>500<br/>Index</b> | <b>iShares<br/>MSCI<br/>EAFE ETF</b> | <b>iShares<br/>U.S. Real<br/>Estate ETF</b> | <b>SPDR<br/>Gold<br/>Shares ETF</b> | <b>Russell<br/>2000<br/>Index</b> |
|--|----------------------------------|--------------------------------------|---|-------------------------------------|-----------------------------------|
| <b>1-Year</b>  |                                  |                                      |   |                                     |                                   |
| 50% Downside Participation Rate with Cap                       | 11.00%                           |                                      |   |                                     |                                   |
| 50% Downside Participation Rate with Upside Participation Rate | 66.00%                           | 73.00%                               | 65.00%                                      |                                     |                                   |
| 10% Buffer with Cap  | 12.00%                           |                                      |   |                                     |                                   |
| 10% Buffer with Performance Trigger                            | 8.75%                            |                                      |   |                                     |                                   |
| 10% Buffer with Dual Performance Trigger                       | 6.25%                            |                                      |   |                                     |                                   |
| 20% Buffer with Cap  | 8.50%                            |                                      |   |                                     |                                   |
| 20% Buffer with Performance Trigger                            | 7.25%                            |                                      |   |                                     |                                   |
| -10% Floor with Cap  | 10.00%                           | 10.00%                               | 12.50%                                      | 14.00%                              |                                   |
| 0% Floor with Cap  | 5.00%                            |                                      |   |                                     |                                   |
| <b>2-Year</b>  |                                  |                                      |   |                                     |                                   |
| 50% Downside Participation Rate with Cap                       | 20.00%                           |                                      |   |                                     |                                   |
| 50% Downside Participation with Upside Participation Rate      | 75.00%                           |                                      |   |                                     |                                   |
| <b>3-Year</b>  |                                  |                                      |   |                                     |                                   |
| 10% Buffer with Upside Participation Rate                      | 100.00%                          |                                      |   |                                     |                                   |
| 20% Buffer with Upside Participation Rate                      | 83.00%                           |                                      |   |                                     |                                   |
| <b>6-Year</b>  |                                  |                                      |   |                                     |                                   |
| 10% Buffer with Upside Participation Rate                      | 95.00%                           |                                      |   |                                     | 95.00%                            |
| 20% Buffer with Upside Participation Rate                      | 90.00%                           |                                      |   |                                     | 90.00%                            |

**Declared Rate: 3.05%**

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| Purchase Payments less than \$100k                             | S&P 500 Index | iShares MSCI EAFE ETF | iShares U.S. Real Estate ETF | SPDR Gold Shares ETF | Russell 2000 Index |
|--|---------------|-----------------------|------------------------------|----------------------|--------------------|
| <b>1-Year</b>  |               |                       |                              |                      |                    |
| 50% Downside Participation Rate with Cap                       | 10.50%        |                       |                              |                      |                    |
| 50% Downside Participation Rate with Upside Participation Rate | 68.00%        | 60.00%                | 120.00%                      |                      |                    |
| 10% Buffer with Cap  | 11.50%        |                       |                              |                      |                    |
| 10% Buffer with Performance Trigger                            | 8.50%         |                       |                              |                      |                    |
| 10% Buffer with Dual Performance Trigger                       | 6.00%         |                       |                              |                      |                    |
| 20% Buffer with Cap  | 8.00%         |                       |                              |                      |                    |
| 20% Buffer with Performance Trigger                            | 7.00%         |                       |                              |                      |                    |
| -10% Floor with Cap  | 9.75%         | 9.50%                 | 12.00%                       | 13.00%               |                    |
| 0% Floor with Cap  | 4.75%         |                       |                              |                      |                    |
| <b>2-Year</b>  |               |                       |                              |                      |                    |
| 50% Downside Participation Rate with Cap                       | 19.00%        |                       |                              |                      |                    |
| 50% Downside Participation with Upside Participation Rate      | 70.00%        |                       |                              |                      |                    |
| <b>3-Year</b>  |               |                       |                              |                      |                    |
| 10% Buffer with Upside Participation Rate                      | 95.00%        |                       |                              |                      |                    |
| 20% Buffer with Upside Participation Rate                      | 82.00%        |                       |                              |                      |                    |
| <b>6-Year</b>  |               |                       |                              |                      |                    |
| 10% Buffer with Upside Participation Rate                      | 90.00%        |                       |                              |                      | 90.00%             |
| 20% Buffer with Upside Participation Rate                      | 85.00%        |                       |                              |                      | 85.00%             |

**Declared Rate: 3.00%**

**Available strategies may vary by Broker/Dealer and by state. Please talk with your financial professional to determine the strategies available.**

State Approvals and Variations: Index Summit 6 is not available in AK, NY, OR, PR.

The S&P 500 1-year 20% Buffer with Cap, S&P 500 3-year 10% Buffer with Upside Participation Rate, S&P 500 3-year 20% Buffer with Upside Participation Rate, S&P 500 6-year 20% Buffer with Upside Participation Rate, and the Russell 2000 Strategies are not available for Contracts issued in Missouri until such time as state approval is received.

Strategies with a 6-year term are only available for terms beginning in the first contract year, and strategies with a 3-year term are only available for terms beginning in the first four contract years.

**The Declared Rate Strategy is not available in MO.**

6-year term with 10% buffer strategy is only available at issue. Extended Care and Terminal Illness waivers not available in MA and MO. Residents are only permitted to purchase annuity products within their resident state in MN and UT.

**The Index Summit 6 can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company<sup>SM</sup> and MM Ascend Life Investors Services, LLC. This material must be preceded or accompanied by a prospectus for MassMutual Ascend's Index Summit 6. The prospectus contains important information about the Index Summit 6 annuity and MassMutual Ascend. Read it carefully before you purchase an Index Summit 6 contract. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILRates](http://MassMutualAscend.com/RILRates).**

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Declared rates and indexed strategy caps, upside participation rates, and trigger rates are current as of the date shown and are subject to change at any time. An indexed strategy's return is based, in part, on the change in the value of the applicable index or exchange-traded fund. For each indexed strategy that we currently offer, any positive return for a term is subject to the applicable cap, upside participation rate, or trigger rate for that term. These caps, upside participation rates, and trigger rates may vary from term to term. For current strategies, the cap for a term will never be less than 1%, the upside participation rate for a term will never be less than 5%, and the trigger rate for a term will never be lower than 1%. Future indexed strategies could offer different minimum caps, participation rates, and trigger rates. For each indexed strategy that we currently offer, any negative return for a term is limited by a 50% downside participation rate, a -10% or 0% floor, or a 10% or 20% buffer. Future indexed strategies could offer different downside participation rates, floors, and buffers.

Each indexed strategy provides returns based, in part, on the change in the price of a specific Index or ETF: the S&P 500<sup>®</sup> Index (SPX), the Russell 2000 Index (RTY), the iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), or the SPDR Gold Shares ETF (GLD). The price change does not include dividends that might be paid on the underlying investments of the Index or ETF.

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