

Index Summit 6

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

RATES EFFECTIVE:

FOR TERMS STARTING ON:

01/07/2025 - 01/20/2025

1/20/2025

To see newly added feature and strategy availability by state, visit MMAscendConnect.com/RILApprovals.

Purchase Payments \$100,000 and over	S&P 500 Index	iShares MSCI EAFE ETF	iShares U.S. Real Estate ETF	SPDR Gold Shares ETF	Russell 2000 Index
1-Year					
50% Downside Participation Rate with Cap	10.50%				
50% Downside Participation Rate with Upside Participation Rate	66.00%	73.00%	65.00%		
10% Buffer with Cap	11.00%				
10% Buffer with Performance Trigger	8.25%				
10% Buffer with Dual Performance Trigger	6.25%				
20% Buffer with Cap	8.00%				
20% Buffer with Performance Trigger	6.75%				
-10% Floor with Cap	10.00%	10.00%	12.50%	14.00%	
0% Floor with Cap	5.00%				
2-Year					
50% Downside Participation Rate with Cap	20.00%				
50% Downside Participation with Upside Participation Rate	75.00%				
3-Year					
10% Buffer with Upside Participation Rate	90.00%				
20% Buffer with Upside Participation Rate	81.00%				
6-Year					
10% Buffer with Upside Participation Rate	85.00%				85.00%
20% Buffer with Upside Participation Rate	80.00%				90.00%

Declared Rate: 3.05%

Index Summit 6

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

RATES EFFECTIVE:

FOR TERMS STARTING ON:

01/07/2025 - 01/20/2025

1/20/2025

To see newly added feature and strategy availability by state, visit MMAscendConnect.com/RILApprovals.

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
1-Year					
50% Downside Participation Rate with Cap	10.00%				
50% Downside Participation Rate with Upside Participation Rate	61.00%	68.00%	60.00%		
10% Buffer with Cap	10.75%				
10% Buffer with Performance Trigger	8.00%				
10% Buffer with Dual Performance Trigger	6.00%				
20% Buffer with Cap	7.50%				
20% Buffer with Performance Trigger	6.50%				
-10% Floor with Cap	9.75%	9.50%	12.00%	13.00%	
0% Floor with Cap	4.75%				
2-Year					
50% Downside Participation Rate with Cap	19.00%				
50% Downside Participation with Upside Participation Rate	70.00%				
3-Year					
10% Buffer with Upside Participation Rate	85.00%				
20% Buffer with Upside Participation Rate	80.00%				
6-Year					
10% Buffer with Upside Participation Rate	80.00%				80.00%
20% Buffer with Upside Participation Rate	75.00%				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 CompanySM 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.

MassMutual AscendSM 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.

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[®] 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.

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 Life Insurance Company. S&P[®], S&P 500[®], SPDR[®], US 500, The 500, iBoxx[®], iTraxx[®] and CDX[®] are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); MassMutual Ascend Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make 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.

MassMutual Ascend's products have been developed solely by MassMutual Ascend Life Insurance Company. MassMutual Ascend's products are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

The Index is calculated by or on behalf of Frank Russell Company or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the MassMutual Ascend product(s). The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the MassMutual Ascend product(s) or the suitability of the Index for the purpose to which it is being put by MassMutual Ascend Life Insurance Company.

The iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF are 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 or the iShares U.S. Real Estate 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 the iShares U.S. Real Estate ETF or any data related thereto.

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend Life Insurance Company.

Product issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of MassMutual, under contract form numbers P1825218NW and P1825218ID. Product not available in all states. Form numbers and features may vary by state.

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

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

NOT FDIC OR NCUSIF INSURED • NO BANK OR CREDIT UNION GUARANTEE • NOT INSURED BY ANY
FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT A DEPOSIT

 **MassMutual Ascend**

© 2024 MassMutual Ascend Life Insurance Company, Cincinnati, OH 45202.
All rights reserved. www.MassMutualAscend.com
F1826624NW-NoFTBE-1