

# Index Summit 6 Pro

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

**RATES EFFECTIVE:**

**FOR TERMS STARTING ON:**

01/21/2025 - 02/06/2025

2/6/2025

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 U.S.<br/>Real Estate<br/>ETF</b> | <b>SPDR<br/>Gold Shares<br/>ETF</b> | <b>First Trust<br/>Barclays<br/>Edge Index</b> |
|----------------------------------------------------------------|----------------------------------|--------------------------------------|---------------------------------------------|-------------------------------------|------------------------------------------------|
| <b>1-Year</b>                                                  |                                  |                                      |                                             |                                     |                                                |
| 50% Downside Participation Rate with Cap*                      | 15.50%                           |                                      |                                             |                                     |                                                |
| 50% Downside Participation Rate with Upside Participation Rate | 85.00%                           | 100.00%                              | 90.00%                                      |                                     | 175.00%                                        |
| 10% Buffer with Cap                                            | 16.50%                           |                                      |                                             |                                     |                                                |
| 10% Buffer with Upside Participation Rate                      |                                  |                                      |                                             |                                     | 140.00%                                        |
| -10% Floor with Cap                                            | 14.50%                           | 15.50%                               | 18.00%                                      | 21.00%                              |                                                |
| 0% Floor with Cap                                              | 8.25%                            |                                      |                                             |                                     |                                                |
| <b>2-Year</b>                                                  |                                  |                                      |                                             |                                     |                                                |
| 50% Downside Participation Rate with Cap*                      | 39.00%                           |                                      |                                             |                                     |                                                |
| 50% Downside Participation with Upside Participation Rate      | 100.00%                          |                                      |                                             |                                     |                                                |
| <b>6-Year</b>                                                  |                                  |                                      |                                             |                                     |                                                |
| 10% Buffer with Upside Participation Rate*                     | 115.00%                          |                                      |                                             |                                     |                                                |

MN and MO have limited strategy availability; \* indicates availability in these states.

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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 | First Trust Barclays Edge Index |
|----------------------------------------------------------------|---------------|-----------------------|------------------------------|----------------------|---------------------------------|
| <b>1-Year</b>                                                  |               |                       |                              |                      |                                 |
| 50% Downside Participation Rate with Cap*                      | 14.50%        |                       |                              |                      |                                 |
| 50% Downside Participation Rate with Upside Participation Rate | 80.00%        | 95.00%                | 85.00%                       |                      | 170.00%                         |
| 10% Buffer with Cap                                            | 16.00%        |                       |                              |                      |                                 |
| 10% Buffer with Upside Participation Rate                      |               |                       |                              |                      | 135.00%                         |
| -10% Floor with Cap                                            | 14.00%        | 15.00%                | 17.50%                       | 19.00%               |                                 |
| 0% Floor with Cap                                              | 8.00%         |                       |                              |                      |                                 |
| <b>2-Year</b>                                                  |               |                       |                              |                      |                                 |
| 50% Downside Participation Rate with Cap*                      | 37.00%        |                       |                              |                      |                                 |
| 50% Downside Participation with Upside Participation Rate      | 95.00%        |                       |                              |                      |                                 |
| <b>6-Year</b>                                                  |               |                       |                              |                      |                                 |
| 10% Buffer with Upside Participation Rate*                     | 110.00%       |                       |                              |                      |                                 |

MN and MO have limited strategy availability; \* indicates availability in these states.

**Contract fees:** For contracts issued on or after May 7, 2024, a fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.95%. For contracts issued prior to May 7, 2024, a fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%.

**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 Pro is not available in AK, NY, OR, PR.  
6-Year Term 10% Buffer Strategy not available in AK, NY, OR, PR.

The S&P 500 1-year 0% Floor with Cap Strategy and the First Trust Barclays Edge 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.

Extended Care and Terminal Illness waivers not available in MA. Residents are only permitted to purchase annuity products within their resident state in MN and UT.

**The Index Summit 6 Pro 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 Pro. The prospectus contains important information about the Index Summit 6 Pro annuity and MassMutual Ascend. Read it carefully before you purchase an Index Summit 6 Pro contract. To obtain a copy of the prospectus, please visit [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates).**

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Indexed strategy caps and upside participation 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 and upside participation rate for that term. These caps and upside participation rates may vary from term to term. For current strategies, the cap for a term will never be less than 1% and the upside participation rate for a term will never be less than 5%. Future indexed strategies could offer different minimum caps and participation 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% 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 iShares MSCI EAFE ETF (EFA), the iShares U.S. Real Estate ETF (IYR), the First Trust Barclays Edge Index (FTEDGE7) 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.

Strategies linked to the First Trust Barclays Edge Index provide returns based, in part, on the change in net asset value of the underlying investments of the Index. The net asset value change includes dividends that might be paid on the underlying investments of the Index.

The First Trust Barclays Edge Index seeks to provide equity and fixed income exposure through a blend of the Capital Strength Index and Value Line Dividend Index and Barclays' US 2-year Treasury Futures, 5-year Treasury Futures and 10-year Note Futures Indexes while aiming to control risk by maintaining a volatility target at or below 7%. Since the index is on an excess return basis (i.e., it returns the index performance in excess of risk-free rates), the risk free return is deducted from the equity underliers. The risk free rate used in this calculation is the U.S. Fed funds Rate published by the Federal Reserve of New York (ticker: FEDL01) for each day divided by 360. No such adjustment is needed to the US Treasury futures indexes as these securities returns are naturally on an excess return basis.

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