MassMutual Ascend
Life Insurance Company

Safe Return

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Accepts additional purchase payments in the first two contract months
- Offers a return of premium guarantee and bailout feature in certain circumstances
- Choose from multiple interest crediting strategies
- 10% penalty-free withdrawals
- Early withdrawal charges that end after 10 years
- Opportunity to receive lifetime income
- Liquidity with extended care and terminal illness waiver riders

Rates effective

10/7/2026

Declared strategy interest rate	4.50%
S&P 500® 1-year point-to-point with cap	8.00% 3.00% bailout cap
S&P 500 Risk Control with participation rate	70% 25% bailout rate
iShares U.S. Real Estate 1-year point-to-point with cap	12.00% 3.00% bailout cap
First Trust Barclays Edge Index 1-year point-to-point with participation rate	145% 25% bailout rate

Scan for the most current rates

Indexed strategies with caps have a 3% bailout cap.
Indexed strategies with participation rates have a 25% bailout rate.

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

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, 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 one-year term. 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 Taxable amounts withdrawn prior to ager 59½ may be subject to a penalty tax in addition to ordinary income tax.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 rate has 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 100% of purchase payments plus interest credited daily at the GMSV rate of 2.40%, less withdrawals (other than rider charges) and early withdrawal charges, minus an amount equal to the applicable early withdrawal charge rate multiplied by the account value. The GMSV will not be less than the minimum values required by each state.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the first 10 contract years. Early withdrawal charges do not apply to amounts covered by the 10% free withdrawal allowance. Withdrawals and early withdrawal charges impact contract values and benefits.

The contract offers life payout options. If you select one of these options, we will make periodic payments until the death of the person on whose life payments are based. After the annuity payout initiation date, you cannot surrender your annuity or withdraw any other money from your annuity.

In general you will pay ordinary income taxes on the earned interest when you receive annuity payout benefits, you surrender your annuity or you take a withdrawal. You may pay a 10% federal penalty tax on the taxable amount of any payment that you receive before age 59½.

The S&P 500 Risk Control refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit US.SPIndices.com and search keyword SPXAV10P. For more information on the iShares U.S. Real Estate ETF, visit iShares.com and search ticker symbol IYR.

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