

# Index Summit 6 Pro

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



## Participate in market growth

Growth is limited by a cap or upside participation rate



## Benefit from tax deferral

Assets grow tax-deferred and may accumulate at a faster rate



## Manage downside risk

Downside risk is limited by a floor, downside participation rate or buffer



## 10% penalty-free withdrawals

A early withdrawal charge applies to withdrawals in excess of 10% during the first six contract years

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 50% Downside Participation Rate with Upside Participation Rate		2-Year Term 50% Downside Participation Rate with Upside Participation Rate		1-Year Term 50% Downside Participation Rate with Cap		2-Year Term 50% Downside Participation Rate with Cap	
	Protects against half of index losses		Protects against half of index losses		Protects against half of index losses		Protects against half of index losses	
	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k
S&P 500	75%	70%	90%	85%	14.00%	13.00%	35%	33%
iShares MSCI EAFE	85%	80%						
iShares U.S. Real Estate	75%	70%						
First Trust Barclays Edge	165%	160%						

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.75%

Rates continued on next page →

Rates effective: 4/21/2024-5/06/2024  For terms starting on: 5/06/2024	1-Year Term 0% Floor with Cap		1-Year Term -10% Floor with Cap		1-Year Term 10% Buffer with Upside Participation Rate		1-Year Term 10% Buffer with Cap		6-Year Term 10% Buffer with Upside Participation Rate	
	Complete protection against index losses		Protects against index losses in excess of -10%		Protects against the first 10% of index losses		Protects against the first 10% of index losses		Protects against the first 10% of index losses	
	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k	Purchase payments \$100k and over	Purchase payments less than \$100k
S&P 500	6.75%	6.5%	12%	11.5%			14.5%	14%	130%	125%
iShares MSCI EAFE			12.5%	12%						
iShares U.S. Real Estate			15%	14%						
SPDR Gold Shares			18%	16%						
First Trust Barclays Edge					130%	125%				

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.

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

\*6-year term with 10% buffer strategy is only available at issue.

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 CompanySM. 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 or 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. Future indexed strategies could offer different downside participation rates.

For more information on the iShares MSCI EAFE ETF, visit [iShares.com](https://www.ishares.com) and search ticker symbol EFA.

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