

# Index Frontier 5 Pro

## A registered index-linked annuity



### Participate in market growth

Growth is limited by a cap



### 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 or buffer



### 10% penalty-free withdrawals

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

Rates effective: 4/07/2023-4/20/2023  For terms starting on: 4/20/2023	1-Year Term 10% Buffer with Cap <i>Protects against the first 10% of index losses</i>		1-Year Term -10% Floor with Cap <i>Protects against index losses in excess of -10%</i>		1-Year Term 0% Floor with Cap <i>Complete protection against index losses</i>	
	Purchase payments \$250k and over	Purchase payments less than \$250k	Purchase payments \$250k and over	Purchase payments less than \$250k	Purchase payments \$250k and over	Purchase payments less than \$250k
S&P 500	17.00%	15.00%	12.75%	12.25%	7.25%	6.75%
iShares MSCI EAFE			15.00%	14.00%	7.50%	7.00%
iShares U.S. Real Estate			19.00%	18.00%	8.50%	8.00%

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 0.50%

Your financial representative's Broker/Dealer has enabled the above strategies to be offered. Available strategies may vary by Broker/Dealer.

**State Approvals and Variations: Index Frontier 5 Pro is not available in AK, NJ, NY, OR, PR.**

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.

**Bailout Right:** On indexed strategies, early withdrawal charges are waived if the cap for an indexed strategy ever falls below its bailout trigger. Buffer Indexed Strategies have a bailout trigger of 5%; -10% Floor Indexed Strategies have a bailout trigger of 5%; 0% Floor Indexed Strategies have a bailout trigger of 3%.

**The Index Frontier 5 Pro can only be sold through a Broker/Dealer that is contracted with MassMutual Ascend Life Insurance Company. This material must be preceded or accompanied by a prospectus for MassMutual Ascend's Index Frontier 5 Pro. The prospectus contains important information about the Index Frontier 5 Pro annuity and MassMutual Ascend. Read it carefully before you purchase an Index Frontier 5 Pro contract. In the Index Frontier Pro contract and prospectus, a cap is referred to as a maximum gain, and a floor is referred to as a maximum loss. Visit [MassMutualAscend.com/RILArates](https://www.massmutualascend.com/RILArates) to obtain a free prospectus.**

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Indexed strategy caps 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. The return for a term of an indexed strategy will never be more than its cap for that term. Caps may vary from term to term. A cap for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different cap guarantees. Buffer strategies offer a 10% buffer each term. Future indexed strategies could offer different buffers or floors.

S&P 500 refers to the S&P 500 Price Return Index (SPX) and the strategies linked to an ETF are based on the change in closing price and do not include dividends. For more information, visit [us.spindices.com](https://us.spindices.com) (keyword SPX). iShares U.S. Real Estate refers to iShares US Real Estate ETF (IYR). iShares MSCI EAFE refers to iShares MSCI EAFE ETF (EFA). For more information, visit [iShares.com](https://www.ishares.com) (ticker symbols IYR and EFA).

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May Lose Value

Not Insured by any Federal Government Agency

Not a deposit

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# Index Frontier 7 Pro

## A registered index-linked annuity



### Participate in market growth

Growth is limited by a cap



### 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 or buffer



### 10% penalty-free withdrawals

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

Rates effective: 4/07/2023-4/20/2023  For terms starting on: 4/20/2023	1-Year Term 10% Buffer with Cap  <i>Protects against the first 10% of index losses</i>		1-Year Term -10% Floor with Cap  <i>Protects against index losses in excess of -10%</i>		1-Year Term 0% Floor with Cap  <i>Complete protection against index losses</i>	
	Purchase payments \$250k and over	Purchase payments less than \$250k	Purchase payments \$250k and over	Purchase payments less than \$250k	Purchase payments \$250k and over	Purchase payments less than \$250k
S&P 500	20.00%	18.00%	14.25%	13.25%	8.00%	7.50%
iShares U.S. Real Estate			20.00%	19.00%	9.50%	9.00%
iShares MSCI EAFE			16.00%	15.00%	8.75%	8.25%

**Contract fees:** A fee is deducted from each strategy on a daily basis and compounds to an effective annual rate of 1.00%.

Your financial representative's Broker/Dealer has authorized the above strategies to be offered. Available strategies may vary by Broker/Dealer.

**State Approvals and Variations: Index Frontier 7 Pro is not available in AK, NJ, NY, OR, PR.**

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.

**Bailout Right:** On indexed strategies, early withdrawal charges are waived if the cap for an indexed strategy ever falls below its bailout trigger. Buffer Indexed Strategies have a bailout trigger of 6%; -10% Floor Indexed Strategies have a bailout trigger of 6%; 0% Floor Indexed Strategies have a bailout trigger of 3%.

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Indexed strategy caps 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. The return for a term of an indexed strategy will never be more than its cap for that term. Caps may vary from term to term. A cap for a strategy for a term will never be lower than 1.00%. Future indexed strategies could offer different cap guarantees. Buffer strategies offer a 10% buffer each term. Future indexed strategies could offer different buffers or floors.

S&P 500 refers to the S&P 500 Price Return Index (SPX) and the strategies linked to an ETF are based on the change in closing price and do not include dividends. For more information, visit [us.spindices.com](https://us.spindices.com) (keyword SPX). iShares MSCI EAFE refers to iShares MSCI EAFE ETF (EFA). For more information, visit [iShares.com](https://www.ishares.com) (ticker symbol EFA).

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# Index Summit 6 Pro

## A registered index-linked annuity



### 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 downside participation rate or buffer



### 10% penalty-free withdrawals

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

Rates effective: 4/07/2023-4/20/2023  For terms starting on: 4/20/2023	1-Year Term with 50% Downside Participation Rate  <i>Protects against half of index losses</i>		2-Year Term with 50% Downside Participation Rate  Protects against half of index losses		6-Year Term* with 10% Buffer  <i>Protects against the first 10% of index losses</i>	
	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 with Cap	15.50%	14.50%	40.00%	38.00%		
S&P 500 with Upside Participation Rate	77%	72%	92%	87%	135%	130%
iShares MSCI EAFE ETF with Upside Participation Rate	85%	80%	100%	95%		
iShares U.S. Real Estate with Upside Participation Rate	80%	75%	95%	90%		

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

Your financial representative's Broker/Dealer has authorized the above strategies to be offered. Available strategies may vary by Broker/Dealer.

**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, NJ, NY, OR, PR, VA.

\*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.

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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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