

# Index Protector

Fee-based fixed-indexed annuity rates for MassMutual Ascend

Index Protector 4 Rates effective 03/07/24	No MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared rate	5.25%	5.15%
S&P 500 1-year point-to-point with cap	10.50%	10.25%
iShares U.S. Real Estate 1-year point-to-point with cap	13.00%	12.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	85%	80%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	90%	85%
iShares MSCI EAFE ETF 1-year point-to-point with cap	11.00%	10.75%

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Index Protector 5 MVA Rates effective 03/07/24	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
1-year declared rate	5.25%	5.10%
5-year declared rate	5.25%	5.10%
S&P 500 1-year point-to-point with cap	12.50%	12.25%
iShares U.S. Real Estate 1-year point-to-point with cap	16.50%	15.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	95%	90%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	100%	95%
iShares MSCI EAFE ETF 1-year point-to-point with cap	13.25%	13.00%

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Index Protector 7 Rates effective 03/07/24	MVA Rates		No MVA Rates Available in: CA, IN, MN, MO, OH, PA, TX and UT	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared rate	5.65%	5.55%	5.40%	5.30%
S&P 500 1-year point-to-point with cap	12.00%	11.25%	11.00%	10.75%
S&P 500 7-year cap lock annual point-to-point	12.00%	11.50%	10.75%	10.25%
iShares U.S. Real Estate 1-year point-to-point with cap	15.50%	14.50%	14.50%	14.00%
S&P 500 Risk Control 1-year point-to-point with par. rate	90%	85%	85%	80%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	95%	90%	85%	80%
iShares MSCI EAFE ETF 1-year point-to-point with cap	13.00%	12.50%	12.50%	12.25%

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**Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: SPX, S&P 500 Risk Control 10% Index: SPXAV10P and iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE, iShares U.S. MSCI EAFE ETF: EFA.**

**Additional purchase payments:** Accepts additional purchase payments during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6<sup>th</sup> or 20<sup>th</sup> of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply beyond the original rate window specified in the contract.

**Minimum Guarantees:** The guaranteed minimum declared rate is 3.00%. 1-year point-to-point strategies with a cap have a minimum cap guarantee of 3.00% for contract duration. 1-year point-to-point strategies with a participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 3.00%, minus withdrawals not including amounts applied to pay an early withdrawal charge or negative market value adjustment.

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

**∴ MassMutual Ascend**