



Company	MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company
A.M Best Rating	A++
Standard and Poor's Rating	AA
Product Type	Structured
Product	Index Achiever Advisory (FPDA first 60 days only)
Policy Form Number	P1841622NW
Distribution Channels Sold In	Registered Investment Advisor
Product Launch Date	7/21/2022
Bonus	N/A
Surrender Charge	N/A
Share Class	I Share
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 25 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A

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Product	Index Achiever Advisory (FPDA first 60 days only)
Transfer Fee	N/A
Rate Banding	Low Band / \$250,000
Current Fixed Account Rate(s)	3.05% / 3.05%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	A maximum of 12.00% can be allocated to the fixed account.
Penalty-Free Withdrawals	N/A Must leave \$5,000 in account
Death Benefit	Greater of: Full Account Value or Premiums Paid, less adjustment for withdrawals, not including amounts applied to a negative MVA adjustment
Surrender Charge Waivers Available	Nursing Home Terminal Illness
Available Plan Types	401(a), 401(k), 403(b), 457(b), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA, Inherited NQ, Inherited IRA
Issue Ages	Q/NQ 0 - 80 Inherited IRA 0 - 75 Inherited IRA NQ 0 - 75
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	Q/NQ \$10,000



Company	MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company
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Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	MVA applies for the first six policy years. MVA for withdrawals from the fixed account or for Advisory fees up to 1.50% will not incur an MVA. Withdrawals from the structured strategies are subject to a daily adjustment, which may be negative.
State Approvals	Variations Approved In: AK, AZ, CA, CO, CT, DC, IN, MD, MO, MS, MT, NM, OH, PA, VA, WA States Not Approved In: NY, OR
Street Level Compensation	Fee to be determined by Broker Dealer and Registered Representative
Data thought to be current as of:	2/7/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective February 7, 2026

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company	Index Achiever Advisory (FPDA first 60 days only)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	22.00% Annually	N/A	N/A	10.00% / 100% / 1.00% Annually / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	30.00% Annually	N/A	N/A	10.00% / 5% / 1.00% Annually / N/A	N/A
			iShares MSCI EAFE ETF	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	25.00% Annually	N/A	N/A	10.00% / 100% / 1.00% Annually / N/A	N/A
			iShares U.S. Real Estate ETF	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	30.00% Annually	N/A	N/A	10.00% / 100% / 1.00% Annually / N/A	N/A
			SPDR Gold Shares	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	16.50% Annually	N/A	N/A	10.00% / 100% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	14.00% Annually	N/A	N/A	20.00% / 5% / 1.00% Annually / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	17.00% Annually	N/A	N/A	20.00% / 5% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered After	10.00%	100.00%	16.50% Annually	N/A	N/A	10.00% / 100% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Percentage of Losses Covered	50.00%	80.00%	N/A	N/A	N/A	50.00% / 5% / N/A / N/A	N/A

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MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company	Index Achiever Advisory (FPDA first 60 days only)	N/A	iShares MSCI EAFE ETF	Annual	Annual Point-to-Point	Percentage of Losses Covered	50.00%	100.00%	N/A	N/A	N/A	50.00% / 5% / N/A / N/A	N/A
			iShares U.S. Real Estate ETF	Annual	Annual Point-to-Point	Percentage of Losses Covered	50.00%	100.00%	N/A	N/A	N/A	50.00% / 5% / N/A / N/A	N/A
			SPDR Gold Shares	Annual	Annual Point-to-Point	Percentage of Losses Covered	50.00%	80.00%	N/A	N/A	N/A	50.00% / 5% / N/A / N/A	N/A
			First Trust Barclays Edge	Annual	Annual Point-to-Point	Percentage of Losses Covered	50.00%	175.00%	N/A	N/A	N/A	50.00% / 5% / N/A / N/A	N/A
			First Trust Barclays Edge	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	125.00%	N/A	N/A	N/A	10.00% / 5% / N/A / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	10.00%	110.00%	N/A	N/A	N/A	10.00% / 5% / N/A / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	10.00%	105.00%	N/A	N/A	N/A	10.00% / 5% / N/A / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	N/A	N/A	N/A	20.00% / 5% / N/A / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	20.00%	95.00%	N/A	N/A	N/A	20.00% / 5% / N/A / N/A	N/A

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MassMutual Ascend Life Insurance Company Massachusetts Mutual Life Insurance Company	Index Achiever Advisory (FPDA first 60 days only)	N/A	S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	110.00%	N/A	N/A	N/A	10.00% / 5% / N/A / N/A	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	10.00%	110.00%	N/A	N/A	N/A	10.00% / 5% / N/A / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	N/A	N/A	N/A	20.00% / 5% / N/A / N/A	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	N/A	N/A	N/A	20.00% / 5% / N/A / N/A	N/A
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	11.00%
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	20.00%	N/A	N/A	N/A	N/A	20.00% / N/A / N/A / N/A	9.50%
			S&P 500	Annual	Dual Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	9.50%
Current Fixed Account Rate(s)		3.05% / 3.05%											
Upcoming Fixed Account Rate(s)		N/A											

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		<p>Premiums are held in a Holding Account before they're transferred to the structured strategies. The Holding Account earns interest daily.</p> <p>Percentage of Losses Covered: the Account Value can incur losses of up to 50% of the index loss for each structured strategy term. For example, if the index is down 10% the structured strategy Account Value will be reduced by 5%.</p> <p>Six-year structured strategy terms are only available at policy issue.</p> <p>Structured strategies provide the ability to lock-in the structured strategy's Account Value in the event of a gain or loss, at any time during the indexing term. Lock-in can occur once or multiple times. Once a lock-in has occurred, no additional indexed gains or losses will be credited for that indexing term. Once a lock-in has been requested, it will occur on the second market close date after being received. Lock-in feature is only available on the S&P 500 and the First Trust Barclays Edge structured strategies. If a lock-in is elected on the three-year and six-year term end point structured strategies, the indexing term will end on the next policy anniversary. Lock-in not available on the Performance Triggered and Dual Performance Triggered with Buffer structured strategies.</p> <p>Dual Performance Triggered structured strategy credits a positive amount on any negative index performance, subject to the buffer percentage as well as crediting interest based upon any positive index performance, subject to the Dual Performance Triggered rate. Negative performance beyond the buffer percentage is absorbed by the annuity purchaser. For example, if the buffer is 10.00% and the Dual Performance Triggered Rate is 5.00%, if the index declines 6.00%, the purchaser will receive a positive credit of 5.00%. If the index declines 11.00%, the purchaser will experience a loss of 1.00%.</p> <p>Performance Triggered structured strategy credits company-declared rate if growth of index is zero or positive.</p> <p>The Daily Adjustment calculation is used to create a daily Account Value. Any positive index gain or negative index loss, up to the cap or buffer/floor is multiplied by a "Vesting Percentage," then multiplied by the remaining Account Value allocated to the structured strategy as of the previous day. The "Vesting Percentage" incorporates the net option price of the hypothetical option prices, the amortized option cost, a trading cost, the buffer/floor, and the days remaining in the structured strategy's term. There is no maximum loss percentage for a full or partial withdrawal prior to the end of the structured strategy's term.</p>											
	Other Crediting Strategy Information												