

# Index Protector

Fee-based fixed-indexed annuity rates for MassMutual Ascend

<b>Index Protector 4</b> Rates effective 04/21/24	No MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared rate	5.50%	5.40%
S&P 500 1-year point-to-point with cap	11.00% cap	10.75% cap
iShares U.S. Real Estate 1-year point-to-point with cap	13.00% cap	12.50% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	85% par. rate	80% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	90% par. rate	85% par. rate
iShares MSCI EAFE ETF 1-year point-to-point with cap	12.00% cap	11.50% cap

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Index Protector 5 MVA Rates effective 04/21/24	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
1-year declared rate	5.50%	5.35%
5-year declared rate	5.50%	5.35%
S&P 500 1-year point-to-point with cap	13.00% cap	12.75% cap
iShares U.S. Real Estate 1-year point-to-point with cap	16.50% cap	15.50% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	95% par. rate	90% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	100% par. rate	95% par. rate
iShares MSCI EAFE ETF 1-year point-to-point with cap	13.75% cap	13.50% cap
First Trust Barclays Edge Index 1-year point-to-point with cap	18.00% cap	17.75% cap
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	17.75% cap	17.50% cap

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#### State Availability and Variations

CT, FL, IN, MD and PA: Product approved with different MVA formula.

<b>Index Protector 7</b> Rates effective 03/21/24	<b>MVA Rates</b>		<b>No MVA Rates</b> 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% cap	11.25% cap	11.00% cap	10.75% cap
S&P 500 7-year cap lock annual point-to-point	12.00% cap	11.50% cap	10.75% cap	10.25% cap
iShares U.S. Real Estate 1-year point-to-point with cap	15.50% cap	14.50% cap	14.50% cap	14.00% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	90% par. rate	85% par. rate	85% par. rate	80% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	95% par. rate	90% par. rate	85% par. rate	80% par. rate
iShares MSCI EAFE ETF 1-year point-to-point with cap	13.00% cap	12.50% cap	12.50% cap	12.25% cap
First Trust Barclays Edge Index 1-year point-to-point with cap	17.00% cap	16.25% cap	15.75% cap	15.25% cap
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	16.75% cap	16.00% cap	15.50% cap	15.00% cap

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#### State Availability and Variations

**MA:** Extended Care and Terminal Illness waivers not available.

**OR:** State-specific marketing materials required for certain products.

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**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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**Classification:** General

# Advantage 5 Advisory

Fixed annuity rates for MassMutual Ascend

Advantage 5 Advisory Rates effective 02/26/24	Interest rate for the 5-year term
Purchase payments \$250,000 and over	5.60%
Purchase payments under \$250,000	5.50%

Product issued by MassMutual Ascend Life Insurance Company<sup>SM</sup> (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number ICC21-P1151621NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of MassMutual Ascend<sup>SM</sup>.

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

# American Landmark

Fixed-indexed annuity rates for MassMutual Ascend

American Landmark 3 Rates effective 04/21/24	MVA Rates		No-MVA Rates Available in: AK, PA and UT	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared rate	3.80%	3.70%	3.65%	3.55%
S&P 500 1-year point-to-point with cap	8.50% cap	8.25% cap	7.75% cap	7.50% cap
iShares U.S. Real Estate 1-year point-to-point with cap	8.25% cap	8.00% cap	8.00% cap	7.50% cap
iShares MSCI EAFE ETF 1-year point-to-point with cap	8.50% cap	8.00% cap	8.00% cap	7.75% cap
First Trust Barclays Edge Index 1-year point-to-point with participation rate	145% par. rate	140% par. rate	140% par. rate	135% par. rate
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	145% par. rate	140% par. rate	140% par. rate	135% par. rate

American Landmark 5 Rates effective 03/21/24	MVA Rates		No-MVA Rates Available in: AK, PA and UT	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.00%	3.85%	3.85%	3.75%
S&P 500 1-year point-to-point with cap	9.50% cap	9.00% cap	8.25% cap	8.00% cap
S&P 500 5-year cap lock annual point-to-point with cap	9.50% cap	9.00% cap	8.25% cap	8.00% cap
iShares U.S. Real Estate 1-year point-to-point with cap	9.50% cap	9.25% cap	9.25% cap	8.75% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	65% par. rate	60% par. rate	60% par. rate	55% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	70% par. rate	65% par. rate	65% par. rate	60% par. rate
First Trust Barclays Edge Index 1-year point-to-point with cap	14.50% cap	14.00% cap	13.25% cap	13.00% cap
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	14.25% cap	13.75% cap	13.00% cap	12.75% cap

## State Availability and Variations

**CA:** Contracts receive MVA rates but remain non-MVA. Declared rate strategy not available.

**MA:** Extended Care and Terminal Illness waivers not available.

**UT:** Residents are only permitted to purchase annuity products within their state.

**Minimum Guarantees:** The guaranteed minimum declared rate is 3.00%. Point-to-point strategies with cap have a minimum cap guarantee of 3.00% for contract duration. Point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For American Landmark 3 and Landmark 5, 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. In WA, guaranteed minimum declared rates, caps and GMSV rates are 3.00%.

**Additional Purchase Payments:** American Landmark 3 accepts additional premium during the first two months of the contract. The American Landmark 5 accepts additional premium during the first year 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 the 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 to additional purchase payments received after the rate lock period at issue.

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# American Legend 7 and Safe Return

Fixed-indexed annuity rates for MassMutual Ascend

American Legend 7 Rates effective 03/21/24	MVA Rates		No-MVA Rates Available in: AK, PA and UT	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.60%	4.40%	4.40%	4.25%
S&P 500 1-year point-to-point with cap	9.60% cap	9.10% cap	8.50% cap	8.25% cap
S&P 500 7-year cap lock annual point-to-point with cap	10.00% cap	9.50% cap	8.75% cap	8.50% cap
iShares U.S. Real Estate 1-year point-to-point with cap	10.75% cap	10.25% cap	10.25% cap	9.75% cap
SPDR GLD 1-year point-to-point with cap	11.50% cap	10.75% cap	10.25% cap	10.00% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	75% par. rate	70% par. rate	70% par. rate	65% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	80% par. rate	75% par. rate	75% par. rate	70% par. rate
First Trust Barclays Edge Index 1-year point-to-point with cap	14.60% cap	14.10% cap	13.50% cap	13.25% cap
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	14.50% cap	14.00% cap	13.25% cap	13.00% cap

CA: Contracts receive MVA rates but remain non-MVA.

Safe Return Rates effective 03/21/24	Rates for all purchase payments	
Declared rate	4.25%	
S&P 500 1-year point-to-point with cap	8.00% cap	(3.00% bailout cap)
iShares U.S. Real Estate 1-year point-to-point with cap	9.00% cap	(3.00% bailout cap)
S&P 500 Risk Control 1-year point-to-point with par. rate	65% par. rate	(25% bailout rate)
First Trust Barclays Edge Index 1-year point-to-point with participation rate	175% par. rate	(25% bailout rate)

## State Availability and Variations

MA: Extended Care and Terminal Illness waivers not available.

UT: Residents are only permitted to purchase annuity products within their state.

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, iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE, and SPDR Gold Shares ETF: GLD.

**Minimum Guarantees:** The guaranteed minimum declared rate is 3.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 3.00% for contract duration. 1-year point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For Safe Return the guaranteed minimum surrender value is 100% at 3.00% less any withdrawals including early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value. For American Legend 7 the guaranteed minimum surrender value is 87.5% at 3.00%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates, caps and GMSV rates are 3.00%.

**Additional Purchase Payments:** American Legend 7 accepts additional purchase payments for the life of the contract. Safe Return 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 the 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.

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**All guarantees based on the claims-paying ability of MassMutual Ascend<sup>SM</sup>.**

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# Premier Income Bonus

Fixed-indexed annuity rates for MassMutual Ascend

Premier Income Bonus Rates effective 03/21/24	MVA Rates		No-MVA Rates Available in: AK, CA, PA and UT	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared rate	5.35%	5.25%	5.20%	5.10%
S&P 500 1-year point-to-point with cap	13.25% cap	12.75% cap	13.00% cap	12.50% cap
iShares U.S. Real Estate 1-year point-to-point with cap	14.00% cap	13.50% cap	13.00% cap	12.50% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	100% par. rate	95% par. rate	95% par. rate	90% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	100% par. rate	95% par. rate	95% par. rate	90% par. rate
First Trust Barclays Edge Index 1-year point-to-point with cap	15.00% cap	14.50% cap	14.50% cap	14.25% cap
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	14.75% cap	14.25% cap	14.25% cap	14.00% cap

**Bonus:** Built-in income rider offers 6% rider bonus, 6% rollup credits and 10-year rollup period.

## State Availability and Variations

**MA:** Extended Care and Terminal Illness waivers not available.

**UT:** Residents are only permitted to purchase annuity products within their state.

**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, iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE.**

**Minimum Guarantees:** The guaranteed minimum declared rate is 3.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 3.00% for contract duration. 1-year point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For Premier Income Bonus, 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.

**Additional Purchase Payments:** Premier Income Bonus accepts additional premium 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 the 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.

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# SecureGain

Fixed annuity rates for MassMutual Ascend

<b>SecureGain 3</b> Rates effective 02/26/24	Interest rate for initial 3-year term	Guar. min.
Purchase payments \$100,000 and over	4.35%	3.00%
Purchase payments under \$100,000	3.90%	3.00%
<b>No MVA available in: AK and UT</b>		
Purchase payments \$100,000 and over	4.00%	3.00%
Purchase payments under \$100,000	3.80%	3.00%

<b>SecureGain 5</b> Rates effective 04/21/24	Base rate	FY bonus	FY rate	Eff. yield	Guaranteed escalating rates				Guar. min.
					Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	4.85%	0.25%	5.10%	5.10%	4.95%	5.05%	5.15%	5.25%	3.00%
Purchase payments under \$100,000	4.60%	0.25%	4.85%	4.85%	4.70%	4.80%	4.90%	5.00%	3.00%
<b>No MVA available in: CT, IN, MN, MO and OH</b>									
Purchase payments \$100,000 and over	4.55%	0.25%	4.80%	4.80%	4.65%	4.75%	4.85%	4.95%	3.00%
Purchase payments under \$100,000	4.45%	0.25%	4.70%	4.70%	4.55%	4.65%	4.75%	4.85%	3.00%

<b>SecureGain 7</b> Rates effective 04/21/24	Base rate	FY bonus	FY rate	Eff. yield	Guaranteed escalating rates						Guar. min.
					Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over	4.25%	1.00%	5.25%	5.14%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%	3.00%
Purchase payments under \$100,000	4.05%	1.00%	5.05%	4.94%	4.30%	4.55%	4.80%	5.05%	5.30%	5.55%	3.00%
<b>No MVA available in: CT, IN, MN, MO and OH</b>											
Purchase payments \$100,000 and over	3.95%	1.00%	4.95%	4.84%	4.20%	4.45%	4.70%	4.95%	5.20%	5.45%	3.00%
Purchase payments under \$100,000	3.85%	1.00%	4.85%	4.74%	4.10%	4.35%	4.60%	4.85%	5.10%	5.35%	3.00%

Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term. The base interest rate will never be less than the guaranteed minimum interest rate of 3.00%. In WA, guaranteed minimum interest rates are 3.00%.

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