

SecureGain 3

A fixed annuity from MassMutual Ascend Life Insurance Company

- Steady, predictable growth, regardless of market conditions
- 10% penalty-free withdrawals
- Early withdrawal charges and market value adjustments that end after six years
- Opportunity to receive lifetime income

Rates effective 12/27/23	Interest rate for initial term			Guaranteed minimum interest rate (GMIR)
	Year 1	Year 2	Year 3	
Purchase payments \$100,000 and over	4.15%	4.15%	4.15%	3.00%
Purchase payments under \$100,000	3.85%	3.85%	3.85%	3.00%

What happens after year three?

At the end of the third contract year, we will set a new interest rate that is guaranteed for years four through six. The new interest rate may be higher or lower than the interest rate during your first three-year term, but it will never be lower than your annuity's guaranteed minimum interest rate.

If you're not satisfied with the new interest rate, you can surrender your annuity in the last 30 days of the first three-year term without incurring an early withdrawal charge or market value adjustment.

After contract year six, we will set the interest rate from time to time. It may vary but will never be lower than the guaranteed minimum rate.

MVA rates shown above. Interest rates are current as of the date shown and are subject to change at any time.

A Base Interest Rate is set for the Purchase Payment. The Base Interest Rate will never be less than the Guaranteed Minimum Interest Rate (GMIR) for the contract, but it may be higher. Please refer to Page 1 for the GMIR that applies to currently issued contracts. The GMIR will never be less than 1.00%.

Early withdrawal charges and market value adjustments apply if you surrender your annuity or take withdrawals from it during the six-year term. Early withdrawal charges and market value adjustments do not apply to amounts covered by the 10% free withdrawal allowance, or to surrenders that occur during the last 30 days of the first three-year term.

The contract provides lifetime income payout options. If you select one of these options, we will make periodic payments until the death of the person on whose life payments are based. After the annuity payout initiation date, you cannot surrender your annuity or withdraw any other money from your annuity.

In general you will pay ordinary income taxes on the earned interest when you receive annuity benefit payments, you surrender your annuity or you take a withdrawal. You may pay a 10% federal penalty tax on the taxable amount of any payment that you receive before age 59½.

MassMutual Ascend Life Insurance CompanySM is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

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