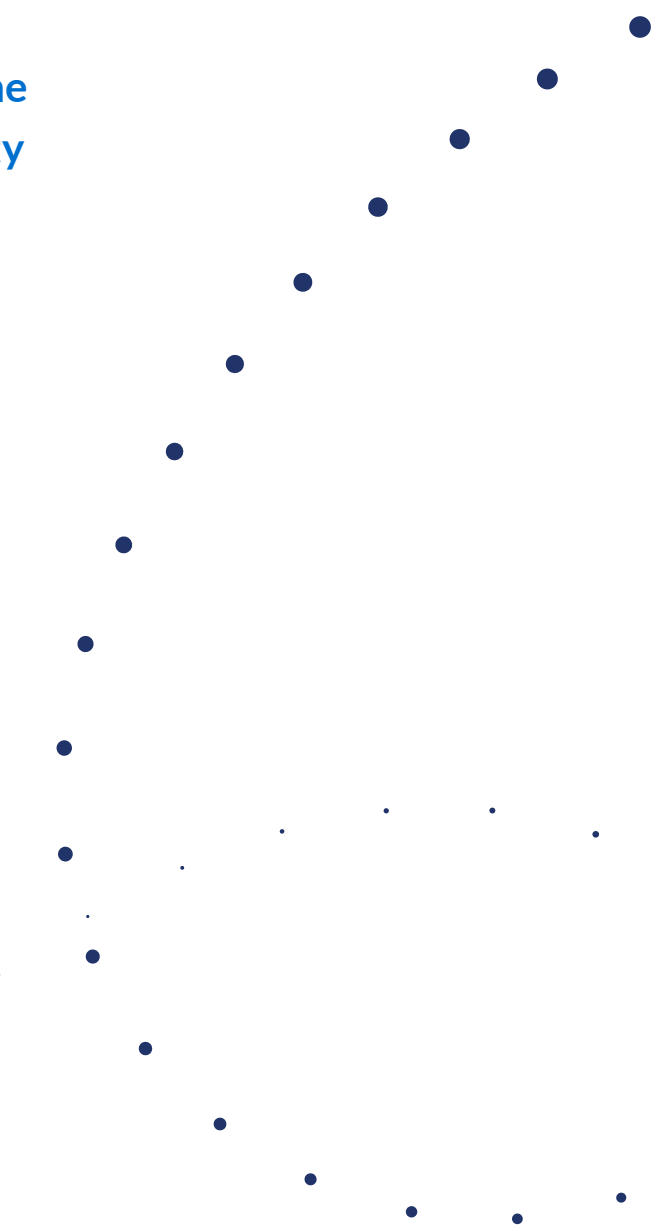


## American Landmark 5 Renewal History from MassMutual Ascend Life Insurance Company

Over the last five years, renewal rates on the American Landmark 5 fixed-indexed annuity have remained consistent. This is one of the ways in which we have helped support long-term growth opportunities while providing protection from market loss.

Take a closer look at the renewal history for First Quarter 2023-2026 (for purchase payments \$100,000 and over).



The renewal history shown is not a guarantee or representation of rates for future terms. Strategy rates and caps are set at the start of each term and guaranteed for that term only. Rates for renewal terms may increase or decrease.

Not a bank or credit union deposit or obligation • Not FDIC or NCUA-Insured • Not insured by any federal government agency • May lose value • Not guaranteed by any bank or credit union

# American Landmark 5 renewal history

| Start of First Term | Fixed Account<br>(Declared Rate Strategy) |       |       |       |       |
|---------------------|---|-------|-------|-------|-------|
|                     | Initial Rate                              | 2023  | 2024  | 2025  | 2026  |
| 1/6/22              | 1.60%                                     | 1.60% | 1.60% | 1.60% | 1.60% |
| 1/20/22             | 1.60%                                     | 1.60% | 1.60% | 1.60% | 1.60% |
| 2/6/22              | 1.60%                                     | 1.60% | 1.60% | 1.60% | 1.60% |
| 2/20/22             | 1.60%                                     | 1.60% | 1.60% | 1.60% | 1.60% |
| 3/6/22              | 1.85%                                     | 1.85% | 1.85% | 1.85% | 1.85% |
| 3/20/22             | 1.85%                                     | 1.85% | 1.85% | 1.85% | 1.85% |
| 1/6/23              | 3.75%                                     | N/A   | 3.75% | 3.75% | 3.75% |
| 1/20/23             | 3.75%                                     | N/A   | 3.75% | 3.75% | 3.75% |
| 2/6/23              | 3.75%                                     | N/A   | 3.75% | 3.75% | 3.75% |
| 2/20/23             | 3.75%                                     | N/A   | 3.75% | 3.75% | 3.75% |
| 3/6/23              | 3.75%                                     | N/A   | 3.75% | 3.75% | 3.75% |
| 3/20/23             | 4.25%                                     | N/A   | 4.25% | 4.25% | 4.25% |
| 1/6/24              | 4.20%                                     | N/A   | N/A   | 4.20% | 4.20% |
| 1/20/24             | 4.00%                                     | N/A   | N/A   | 4.00% | 4.00% |
| 2/6/24              | 4.00%                                     | N/A   | N/A   | 4.00% | 4.00% |
| 2/20/24             | 4.00%                                     | N/A   | N/A   | 4.00% | 4.00% |
| 3/6/24              | 4.00%                                     | N/A   | N/A   | 4.00% | 4.00% |
| 3/20/24             | 4.00%                                     | N/A   | N/A   | 4.00% | 4.00% |
| 1/6/25              | 3.50%                                     | N/A   | N/A   | N/A   | 3.50% |
| 1/20/25             | 3.50%                                     | N/A   | N/A   | N/A   | 3.50% |
| 2/6/25              | 4.45%                                     | N/A   | N/A   | N/A   | 4.45% |
| 2/20/25             | 4.45%                                     | N/A   | N/A   | N/A   | 4.45% |
| 3/6/25              | 4.45%                                     | N/A   | N/A   | N/A   | 4.45% |
| 3/20/25             | 4.45%                                     | N/A   | N/A   | N/A   | 4.45% |

Continued on next page

## American Landmark 5 renewal history

| Start of First Term | S&P 500® 1-year Point-to-Point<br>(Indexed Strategy) |       |       |       |       |
|---------------------|--|-------|-------|-------|-------|
|                     | Initial Rate   | 2023  | 2024  | 2025  | 2026  |
| 1/6/22              | 4.05%  | 4.05% | 4.05% | 4.05% | 4.05% |
| 1/20/22             | 4.50%  | 4.50% | 4.50% | 4.50% | 4.50% |
| 2/6/22              | 4.75%  | 4.75% | 4.75% | 4.75% | 4.75% |
| 2/20/22             | 4.75%  | 4.75% | 4.75% | 4.75% | 4.75% |
| 3/6/22              | 5.10%  | 5.10% | 5.10% | 5.10% | 5.10% |
| 3/20/22             | 5.10%  | 5.10% | 5.10% | 5.10% | 5.10% |
| 1/6/23              | 9.00%  | N/A   | 9.00% | 9.00% | 9.00% |
| 1/20/23             | 9.00%  | N/A   | 9.00% | 9.00% | 9.00% |
| 2/6/23              | 9.00%  | N/A   | 9.00% | 9.00% | 9.00% |
| 2/20/23             | 9.00%  | N/A   | 9.00% | 9.00% | 9.00% |
| 3/6/23              | 9.00%  | N/A   | 9.00% | 9.00% | 9.00% |
| 3/20/23             | 9.00%  | N/A   | 9.00% | 9.00% | 9.00% |
| 1/6/24              | 9.50%  | N/A   | N/A   | 9.50% | 9.50% |
| 1/20/24             | 8.75%  | N/A   | N/A   | 8.75% | 8.75% |
| 2/6/24              | 8.75%  | N/A   | N/A   | 8.75% | 8.75% |
| 2/20/24             | 8.75%  | N/A   | N/A   | 8.75% | 8.75% |
| 3/6/24              | 8.75%  | N/A   | N/A   | 8.75% | 8.75% |
| 3/20/24             | 9.50%  | N/A   | N/A   | 9.50% | 9.50% |
| 1/6/25              | 7.00%  | N/A   | N/A   | N/A   | 7.00% |
| 1/20/25             | 7.00%  | N/A   | N/A   | N/A   | 7.00% |
| 2/6/25              | 8.00%  | N/A   | N/A   | N/A   | 8.00% |
| 2/20/25             | 8.00%  | N/A   | N/A   | N/A   | 8.00% |
| 3/6/25              | 8.00%  | N/A   | N/A   | N/A   | 8.00% |
| 3/20/25             | 8.00%  | N/A   | N/A   | N/A   | 8.00% |

Continued on next page

## American Landmark 5 renewal history

| Start of First Term | S&P 500® Risk Control 1-year Point-to-Point (Indexed Strategy) |        |        |        |        |
|---------------------|--|--------|--------|--------|--------|
|                     | Initial Rate   | 2023   | 2024   | 2025   | 2026   |
| 1/6/22              | 45.00%   | 45.00% | 45.00% | 45.00% | 45.00% |
| 1/20/22             | 45.00%   | 45.00% | 45.00% | 45.00% | 45.00% |
| 2/6/22              | 45.00%   | 45.00% | 45.00% | 45.00% | 45.00% |
| 2/20/22             | 45.00%   | 45.00% | 45.00% | 45.00% | 45.00% |
| 3/6/22              | 50.00%   | 50.00% | 50.00% | 50.00% | 50.00% |
| 3/20/22             | 50.00%   | 50.00% | 50.00% | 50.00% | 50.00% |
| 1/6/23              | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 1/20/23             | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 2/6/23              | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 2/20/23             | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 3/6/23              | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 3/20/23             | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 1/6/24              | 70.00%   | N/A    | N/A    | 70.00% | 70.00% |
| 1/20/24             | 65.00%   | N/A    | N/A    | 65.00% | 65.00% |
| 2/6/24              | 65.00%   | N/A    | N/A    | 65.00% | 65.00% |
| 2/20/24             | 65.00%   | N/A    | N/A    | 65.00% | 65.00% |
| 3/6/24              | 65.00%   | N/A    | N/A    | 65.00% | 65.00% |
| 3/20/24             | 65.00%   | N/A    | N/A    | 65.00% | 65.00% |
| 1/6/25              | 60.00%   | N/A    | N/A    | N/A    | 60.00% |
| 1/20/25             | 60.00%   | N/A    | N/A    | N/A    | 60.00% |
| 2/6/25              | 70.00%   | N/A    | N/A    | N/A    | 70.00% |
| 2/20/25             | 70.00%   | N/A    | N/A    | N/A    | 70.00% |
| 3/6/25              | 70.00%   | N/A    | N/A    | N/A    | 70.00% |
| 3/20/25             | 70.00%   | N/A    | N/A    | N/A    | 70.00% |

Continued on next page

## American Landmark 5 renewal history

| Start of First Term | iShares® U.S. Real Estate 1-year Point-to-Point (Indexed Strategy) |       |       |        |        |
|---------------------|--|-------|-------|--------|--------|
|                     | Initial Rate   | 2023  | 2024  | 2025   | 2026   |
| 1/6/22              | 4.05%  | 4.05% | 4.05% | 4.05%  | 4.05%  |
| 1/20/22             | 4.05%  | 4.05% | 4.05% | 4.05%  | 4.05%  |
| 2/6/22              | 4.05%  | 4.05% | 4.05% | 4.05%  | 4.05%  |
| 2/20/22             | 4.05%  | 4.05% | 4.05% | 4.05%  | 4.05%  |
| 3/6/22              | 4.50%  | 4.50% | 4.50% | 4.50%  | 4.50%  |
| 3/20/22             | 4.50%  | 4.50% | 4.50% | 4.50%  | 4.50%  |
| 1/6/23              | 9.00%  | N/A   | 9.00% | 9.00%  | 9.00%  |
| 1/20/23             | 9.00%  | N/A   | 9.00% | 9.00%  | 9.00%  |
| 2/6/23              | 9.00%  | N/A   | 9.00% | 9.00%  | 9.00%  |
| 2/20/23             | 9.00%  | N/A   | 9.00% | 9.00%  | 9.00%  |
| 3/6/23              | 9.00%  | N/A   | 9.00% | 9.00%  | 9.00%  |
| 3/20/23             | 9.50%  | N/A   | 9.50% | 9.50%  | 9.50%  |
| 1/6/24              | 10.00%   | N/A   | N/A   | 10.00% | 10.00% |
| 1/20/24             | 9.50%  | N/A   | N/A   | 9.50%  | 9.50%  |
| 2/6/24              | 9.50%  | N/A   | N/A   | 9.50%  | 9.50%  |
| 2/20/24             | 9.50%  | N/A   | N/A   | 9.50%  | 9.50%  |
| 3/6/24              | 9.50%  | N/A   | N/A   | 9.50%  | 9.50%  |
| 3/20/24             | 9.50%  | N/A   | N/A   | 9.50%  | 9.50%  |
| 1/6/25              | 8.30%  | N/A   | N/A   | N/A    | 8.30%  |
| 1/20/25             | 8.30%  | N/A   | N/A   | N/A    | 8.30%  |
| 2/6/25              | 10.80%   | N/A   | N/A   | N/A    | 10.80% |
| 2/20/25             | 10.80%   | N/A   | N/A   | N/A    | 10.80% |
| 3/6/25              | 10.80%   | N/A   | N/A   | N/A    | 10.80% |
| 3/20/25             | 10.80%   | N/A   | N/A   | N/A    | 10.80% |

Continued on next page

# American Landmark 5 renewal history

| Start of First Term | S&P U.S. Retiree Spending 1-year Point-to-Point (Indexed Strategy) |        |        |        |        |
|---------------------|--|--------|--------|--------|--------|
|                     | Initial Rate   | 2023   | 2024   | 2025   | 2026   |
| 1/6/22              | 55.00%   | 55.00% | 55.00% | 55.00% | 55.00% |
| 1/20/22             | 55.00%   | 55.00% | 55.00% | 55.00% | 55.00% |
| 2/6/22              | 65.00%   | 65.00% | 65.00% | 65.00% | 65.00% |
| 2/20/22             | 65.00%   | 65.00% | 65.00% | 65.00% | 65.00% |
| 3/6/22              | 70.00%   | 70.00% | 70.00% | 70.00% | 65.00% |
| 3/20/22             | 70.00%   | 70.00% | 70.00% | 70.00% | 65.00% |
| 1/6/23              | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 1/20/23             | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 2/6/23              | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 2/20/23             | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 3/6/23              | 70.00%   | N/A    | 70.00% | 70.00% | 70.00% |
| 3/20/23             | 75.00%   | N/A    | 75.00% | 75.00% | 75.00% |
| 1/6/24              | 70.00%   | N/A    | N/A    | 70.00% | 70.00% |
| 1/20/24             | 70.00%   | N/A    | N/A    | 70.00% | 70.00% |
| 2/6/24              | 70.00%   | N/A    | N/A    | 70.00% | 70.00% |
| 2/20/24             | 70.00%   | N/A    | N/A    | 70.00% | 70.00% |
| 3/6/24              | 70.00%   | N/A    | N/A    | 70.00% | 70.00% |
| 3/20/24             | 70.00%   | N/A    | N/A    | 70.00% | 70.00% |
| 1/6/25              | 65.00%   | N/A    | N/A    | N/A    | 65.00% |
| 1/20/25             | 65.00%   | N/A    | N/A    | N/A    | 65.00% |
| 2/6/25              | 65.00%   | N/A    | N/A    | N/A    | 65.00% |
| 2/20/25             | 65.00%   | N/A    | N/A    | N/A    | 65.00% |
| 3/6/25              | 65.00%   | N/A    | N/A    | N/A    | 65.00% |
| 3/20/25             | 65.00%   | N/A    | N/A    | N/A    | 65.00% |

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# American Landmark 5 renewal history

| Start of First Term | First Trust Barclays Edge Index 1-year Point-to-Point (Indexed Strategy) |      |      |      |        |
|---------------------|--|------|------|------|--------|
|                     | Initial Rate   | 2023 | 2024 | 2025 | 2026   |
| 1/6/22              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 1/20/22             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 2/6/22              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 2/20/22             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 3/6/22              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 3/20/22             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 1/6/23              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 1/20/23             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 2/6/23              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 2/20/23             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 3/6/23              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 3/20/23             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 1/6/24              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 1/20/24             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 2/6/24              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 2/20/24             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 3/6/24              | N/A  | N/A  | N/A  | N/A  | N/A    |
| 3/20/24             | N/A  | N/A  | N/A  | N/A  | N/A    |
| 1/6/25              | 12.00%   | N/A  | N/A  | N/A  | 12.00% |
| 1/20/25             | 12.00%   | N/A  | N/A  | N/A  | 12.00% |
| 2/6/25              | 13.00%   | N/A  | N/A  | N/A  | 13.00% |
| 2/20/25             | 13.00%   | N/A  | N/A  | N/A  | 13.00% |
| 3/6/25              | 13.00%   | N/A  | N/A  | N/A  | 13.00% |
| 3/20/25             | 13.00%   | N/A  | N/A  | N/A  | 13.00% |

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Charts show the initial declared rates and indexed strategy caps and participation rates for terms that started in the first quarter and on the 6<sup>th</sup> and 20<sup>th</sup> of each month in years 2022-2025 (Chart Terms) and the corresponding declared rates, caps and participation rates when the terms renewed in years 2023-2026. Although the charts show the caps/maximum indexed interest rate for each strategy for each Chart Term, they do not show the indexed interest rate for any strategy for any Chart Term, which may be less than the cap.

**Information shown is not a guarantee or representation of future renewal declared rate, cap or participation rate decisions.**

When the initial rates and caps we offer for new contracts decrease, our annuity rate lock procedure allows new contracts to receive the previous, higher rate if all required steps are completed within specified time frames. For new contracts in such situations, the initial declared rates, caps or participation rates would have been higher than the relevant figures listed in the American Landmark 5 Renewal History table.

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