

American Freedom Liberty Renewal History

from MassMutual Ascend Life Insurance Company



American Freedom Liberty renewal history

A fixed-indexed annuity offers interest crediting strategies that help protect your savings from loss while providing the opportunity for growth. Strategy rates and caps are set at the start of each term and guaranteed for that term.

Here is a closer look at the renewal history for the American Freedom Liberty 6 for First Quarter 2018-2022

(for non-MVA contracts with purchase payments \$100,000 and over.)

Start of First Term	Fixed Account (Declared Rate Strategy)							S&P 500® 1-year Point-to-Point (Indexed Strategy)							SPDR Gold Shares 1-year Point-to-Point (Indexed Strategy)						
	Initial Rate	2018	2019	2020	2021	2022	2023	Initial Cap	2018	2019	2020	2021	2022	2023	Initial Cap	2018	2019	2020	2021	2022	2023
1/6/17	2.25%	2.25%	2.25%	2.25%	2.25%	2.00%	1.00%	5.50%	5.50%	5.15%	5.15%	5.15%	4.65%	2.00%	6.00%	6.00%	5.65%	5.65%	5.65%	5.65%	2.75%
2/6/17	2.25%	2.25%	2.25%	2.25%	2.25%	2.00%	1.00%	5.50%	5.50%	5.15%	5.15%	5.15%	4.65%	2.00%	6.00%	6.00%	5.65%	5.65%	5.65%	5.15%	2.75%
3/6/17	2.30%	2.30%	2.30%	2.30%	2.30%	2.05%	1.00%	5.75%	5.75%	5.40%	5.40%	5.40%	4.90%	2.00%	6.00%	6.00%	5.65%	5.65%	5.65%	5.15%	2.75%
1/6/18	2.50%	N/A	2.50%	2.50%	2.50%	2.50%	2.50%	5.85%	N/A	5.85%	5.85%	5.85%	5.85%	5.85%	6.50%	N/A	6.50%	6.50%	6.50%	6.50%	6.50%
2/6/18	3.00%	N/A	3.00%	3.00%	3.00%	3.00%	3.00%	6.60%	N/A	6.60%	6.60%	6.60%	6.60%	6.10%	7.25%	N/A	7.25%	7.25%	7.25%	7.25%	7.25%
3/6/18	3.00%	N/A	3.00%	3.00%	3.00%	3.00%	3.00%	6.60%	N/A	6.60%	6.60%	6.60%	6.60%	6.10%	7.25%	N/A	7.25%	7.25%	7.25%	7.25%	7.25%
1/6/19	3.25%	N/A	N/A	3.25%	3.25%	3.25%	3.25%	6.15%	N/A	N/A	6.40%	6.40%	6.40%	6.40%	7.25%	N/A	N/A	7.25%	7.25%	7.25%	7.25%
2/6/19	3.25%	N/A	N/A	3.25%	3.25%	3.25%	3.25%	6.15%	N/A	N/A	6.40%	6.40%	6.40%	6.40%	7.25%	N/A	N/A	7.25%	7.25%	7.25%	7.25%
3/6/19	3.10%	N/A	N/A	3.10%	3.10%	3.10%	3.10%	5.90%	N/A	N/A	5.90%	5.90%	5.90%	5.90%	7.25%	N/A	N/A	7.25%	7.25%	7.25%	7.25%

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American Freedom Liberty renewal history (cont.)

Start of First Term	Fixed Account (Declared Rate Strategy)							S&P 500® 1-year Point-to-Point (Indexed Strategy)							SPDR Gold Shares 1-year Point-to-Point (Indexed Strategy)						
	Initial Rate	2018	2019	2020	2021	2022	2023	Initial Cap	2018	2019	2020	2021	2022	2023	Initial Cap	2018	2019	2020	2021	2022	2023
1/6/20	2.40%	N/A	N/A	N/A	2.40%	2.40%	2.40%	5.00%	N/A	N/A	N/A	5.00%	5.00%	5.00%	7.25%	N/A	N/A	N/A	7.25%	7.25%	7.25%
2/6/20	2.40%	N/A	N/A	N/A	2.40%	2.40%	2.40%	5.00%	N/A	N/A	N/A	5.00%	5.00%	5.00%	7.25%	N/A	N/A	N/A	7.25%	7.25%	7.25%
3/6/20	2.20%	N/A	N/A	N/A	2.20%	2.20%	2.20%	4.65%	N/A	N/A	N/A	4.65%	4.65%	4.65%	7.25%	N/A	N/A	N/A	7.25%	7.25%	7.25%
1/6/21	1.95%	N/A	N/A	N/A	N/A	1.95%	1.95%	4.15%	N/A	N/A	N/A	N/A	4.15%	4.15%	7.25%	N/A	N/A	N/A	N/A	7.25%	7.25%
2/6/21	1.95%	N/A	N/A	N/A	N/A	1.95%	1.95%	4.15%	N/A	N/A	N/A	N/A	4.15%	4.15%	7.25%	N/A	N/A	N/A	N/A	7.25%	7.25%
3/6/21	1.95%	N/A	N/A	N/A	N/A	1.95%	1.95%	4.15%	N/A	N/A	N/A	N/A	4.15%	4.15%	7.25%	N/A	N/A	N/A	N/A	7.25%	7.25%
1/6/22	1.95%	N/A	N/A	N/A	N/A	N/A	1.95%	4.15%	N/A	N/A	N/A	N/A	N/A	4.15%	7.25%	N/A	N/A	N/A	N/A	N/A	7.25%
2/6/22	1.95%	N/A	N/A	N/A	N/A	N/A	1.95%	4.15%	N/A	N/A	N/A	N/A	N/A	4.15%	7.25%	N/A	N/A	N/A	N/A	N/A	7.25%
3/6/22	1.95%	N/A	N/A	N/A	N/A	N/A	1.95%	4.15%	N/A	N/A	N/A	N/A	N/A	4.15%	7.25%	N/A	N/A	N/A	N/A	N/A	7.25%

**Talk to your financial professional to see if an
 American Freedom Liberty 5 or 7 fixed-indexed annuity
 could be right for you.**

Charts show the initial declared rates and indexed strategy caps for terms that started in the first quarter and on the 6th of each month in years 2017-2022 (Chart Terms) and the corresponding declared rates and caps when the terms renewed in years 2018-2023. They do not include information about the declared rates and caps for terms that started on the 20th of such months. Although the charts show the caps 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 or cap decisions.

The American Freedom Liberty 6 is no longer available for new sales.

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