

# See how your financial future adds up

An example from MassMutual Ascend Life Insurance Company

Preparing for a secure financial future involves finding a product that can help you reach your goals. Two factors that determine how much money you accumulate are your **time horizon** and the **credited interest rate**.

The following table shows how a hypothetical \$100,000 purchase payment would grow at various interest rates and over various time periods.

END OF YEAR ACCOUNT VALUE						
Credited Rate	3 years	5 years	6 years	7 years	8 years	10 years
0.50%	101,508	102,525	103,038	103,553	104,071	105,114
1.00%	103,030	105,101	106,152	107,214	108,286	110,462
1.50%	104,568	107,728	109,344	110,984	112,649	116,054
2.00%	106,121	110,408	112,616	114,869	117,166	121,899
2.50%	107,689	113,141	115,969	118,869	121,840	128,008
3.00%	109,273	115,927	119,405	122,987	126,677	134,392
3.50%	110,872	118,769	122,926	127,228	131,681	141,060
4.00%	112,486	121,665	126,532	131,593	136,857	148,024
4.50%	114,117	124,618	130,226	136,086	142,210	155,297
5.00%	115,763	127,628	134,010	140,710	147,746	162,889
5.50%	117,424	130,696	137,884	145,468	153,469	170,814
6.00%	119,102	133,823	141,852	150,363	159,385	179,085
6.50%	120,795	137,009	145,914	155,399	165,500	187,714
7.00%	122,504	140,255	150,073	160,578	171,819	196,715
7.50%	124,230	143,563	154,330	165,905	178,348	206,103
8.00%	125,971	146,933	158,687	171,382	185,093	215,892
8.50%	127,729	150,366	163,147	177,014	192,060	226,098
9.00%	129,503	153,862	167,710	182,804	199,256	236,736
9.50%	131,293	157,424	172,379	188,755	206,687	247,823
10.00%	133,100	161,051	177,156	194,872	214,359	259,374
10.50%	134,923	164,745	182,043	201,157	222,279	271,408
11.00%	136,763	168,506	187,041	207,616	230,454	283,942
11.50%	138,620	172,335	192,154	214,252	238,891	296,995
12.00%	140,493	176,234	197,382	221,068	247,596	310,585
12.50%	142,383	180,203	202,729	228,070	256,578	324,732
13.00%	144,290	184,244	208,195	235,261	265,844	339,457
13.50%	146,214	188,356	213,784	242,645	275,402	354,780
14.00%	148,154	192,541	219,497	250,227	285,259	370,722

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## **For advice tailored to your specific circumstances, contact your financial professional.**

For use with contract forms P1074514NW, P1074514ID, P1140119NW, P1140119ID, P1146620NW, P1146620ID, P1140219NW, P1140219ID, P1110416NW, P1110416ID, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, P1457113ID, P1129918NW, P1129918ID, P1134618NW, P1134618ID, P1112916NW, P1112916ID, P1470017NW, P1470017ID, P1104414ID, ICC24-P1172524NW, ICC25-P1174525NW, ICC25-P1174925NW and ICC24-P1172024NW. Form numbers vary by state.

Example assumes a \$100,000 purchase payment and no withdrawals. Contract charges will apply if money is withdrawn during the early withdrawal charge period. Amounts withdrawn may be subject to taxes.

Products issued by MassMutual Ascend Life Insurance Company<sup>SM</sup> (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). Consult with your financial professional about options that might be right for you.

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

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