

# American Landmark

Fixed-indexed annuity rates for MMFA

American Landmark 3 Rates effective 01/07/2024	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	8.00%	7.75%	7.25%	7.00%
iShares U.S. Real Estate 1-year point-to-point with cap	8.25%	8.00%	8.00%	7.50%
iShares MSCI EAFE ETF 1-year point-to-point with cap	8.00%	7.50%	7.50%	7.25%

American Landmark 5 Rates effective 01/07/2024	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	8.75%	8.25%	7.75%	7.50%
S&P 500 5-year cap lock annual point-to-point with cap	8.75%	8.50%	8.00%	7.75%
iShares U.S. Real Estate 1-year point-to-point with cap	9.50%	9.25%	9.25%	8.75%
S&P 500 Risk Control 1-year point-to-point with par. rate	65%	60%	60%	55%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	70%	65%	65%	60%

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

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, and S&P U.S. Retiree Spending Index: SPRETIRE, MSCI EAFE ETF: EFA.

**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.

The "S&P 500® Index", the "S&P 500 Average Daily Risk Control 10% Price Return Index" and the "S&P U.S. Retiree Spending Index" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by MassMutual Ascend Life Insurance Company. S&P®, S&P 500®, S&P 500 Average Daily Risk Control 10%™, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); MassMutual Ascend Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, the S&P 500 Average Daily Risk Control 10% Price Return Index and the S&P U.S. Retiree Spending Index.

The iShares MSCI EAFE ETF and the iShares U.S. Real Estate ETF are distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates ("BlackRock"), and these trademarks have been licensed for certain purposes by MassMutual Ascend Life Insurance Company. MassMutual Ascend Life Insurance Company annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from MassMutual Ascend Life Insurance Company do not acquire any interest in the iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any MassMutual Ascend Life Insurance Company annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares MSCI EAFE ETF or the iShares U.S. Real Estate ETF or any data related thereto.

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 P1112916NW and P1134618NW. 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 Legend 7

Fixed-indexed annuity rates for MMFA

<b>American Legend 7</b> Rates effective 01/07/2024	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	4.10%	4.00%	4.00%	3.85%
S&P 500 1-year point-to-point with cap	9.00%	8.50%	8.00%	7.75%
S&P 500 7-year cap lock annual point-to-point with cap	9.25%	9.00%	8.50%	8.25%
iShares U.S. Real Estate 1-year point-to-point with cap	10.75%	10.25%	10.25%	9.75%
SPDR GLD 1-year point-to-point with cap	11.00%	10.25%	9.75%	9.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	70%	65%	65%	60%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	75%	70%	70%	65%

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

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 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. 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.

The "S&P 500® Index", the "S&P 500 Average Daily Risk Control 10% Price Return Index" and the "S&P U.S. Retiree Spending Index" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by MassMutual Ascend Life Insurance Company. S&P®, S&P 500®, S&P 500 Average Daily Risk Control 10%™, SPDR®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); MassMutual Ascend Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, the S&P 500 Average Daily Risk Control 10% Price Return Index or the S&P U.S. Retiree Spending Index.

The iShares U.S. Real Estate ETF is distributed by BlackRock Investments, LLC. iShares®, BLACKROCK®, and the corresponding logos are registered and unregistered trademarks of BlackRock, Inc. and its affiliates ("BlackRock"), and these trademarks have been licensed for certain purposes by MassMutual Ascend Life Insurance Company. MassMutual Ascend Life Insurance Company annuity products are not sponsored, endorsed, sold or promoted by BlackRock, and purchasers of an annuity from MassMutual Ascend Life Insurance Company do not acquire any interest in the iShares U.S. Real Estate ETF nor enter into any relationship of any kind with BlackRock. BlackRock makes no representation or warranty, express or implied, to the owners of any MassMutual Ascend Life Insurance Company annuity product or any member of the public regarding the advisability of purchasing an annuity, nor does it have any liability for any errors, omissions, interruptions or use of the iShares U.S. Real Estate ETF or any data related thereto.

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 P1470017NW. 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.

**∴ MassMutual Ascend**

# SecureGain

Fixed annuity rates for MMFA

<b>SecureGain 3</b> Rates effective 12/27/23	Interest rate for initial 3-year term	Guar. min.
Purchase payments \$100,000 and over	4.15%	3.00%
Purchase payments under \$100,000	3.85%	3.00%
<b>No MVA available in: AK and UT</b>		
Purchase payments \$100,000 and over	3.75%	3.00%
Purchase payments under \$100,000	3.60%	3.00%

<b>SecureGain 5</b> Rates effective 12/27/23	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	4.40%	0.25%	4.65%	4.65%	4.50%	4.60%	4.70%	4.80%	3.00%
Purchase payments under \$100,000	4.20%	0.25%	4.45%	4.45%	4.30%	4.40%	4.50%	4.60%	3.00%
<b>No MVA available in: CT, IN, MN, MO and OH</b>									
Purchase payments \$100,000 and over	4.10%	0.25%	4.35%	4.35%	4.20%	4.30%	4.40%	4.50%	3.00%
Purchase payments under \$100,000	4.00%	0.25%	4.25%	4.25%	4.10%	4.20%	4.30%	4.40%	3.00%

<b>SecureGain 7</b> Rates effective 12/27/23	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	3.80%	1.00%	4.80%	4.69%	4.05%	4.30%	4.55%	4.80%	5.05%	5.30%	3.00%
Purchase payments under \$100,000	3.60%	1.00%	4.60%	4.49%	3.85%	4.10%	4.35%	4.60%	4.85%	5.10%	3.00%
<b>No MVA available in: CT, IN, MN, MO and OH</b>											
Purchase payments \$100,000 and over	3.50%	1.00%	4.50%	4.39%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	3.00%
Purchase payments under \$100,000	3.40%	1.00%	4.40%	4.29%	3.65%	3.90%	4.15%	4.40%	4.65%	4.90%	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%.

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 P1138919NW, P1088011NW and P1088111NW. 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.