

# AssuranceSelect Plus

Fixed-indexed annuity rates for MassMutual Ascend

AssuranceSelect 3 Plus	MVA Rates	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared rate		
S&P 500 1-year point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		
iShares MSCI EAFE 1-year point-to-point with cap		

AssuranceSelect 5 Plus	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate		
S&P 500 1-year point-to-point with cap		
S&P 500 5-year cap lock annual point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		
S&P 500 Risk Control 1-year point-to-point with par. rate		
S&P U.S. Retiree Spending 1-year point-to-point with par. rate		
SPDR Gold 1-year point-to-point with cap		

AssuranceSelect 7 Plus	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate		
S&P 500 1-year point-to-point with cap		
S&P 500 7-year cap lock annual point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		
S&P 500 Risk Control 1-year point-to-point with par. rate		
S&P U.S. Retiree Spending 1-year point-to-point with par. rate		
SPDR Gold 1-year point-to-point with cap		

**State Availability and Variations**

AssuranceSelect 3 Plus, AssuranceSelect 5 Plus and AssuranceSelect 7 Plus available in all states except: NY

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

**MN and UT:** Residents are only permitted to purchase annuity products within their resident state.

**MA:** Extended Care and Terminal Illness waivers not available.

**AL, CO, IN, MA, NJ and OR:** State-specific marketing materials required for certain products.

**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 rates have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 3.00%, minus withdrawals not including amounts applied to pay an early withdrawal charge a negative market value adjustment, or a rider charge. In WA, the GMSV rate is 3.00%.

The interest rate band is based on the initial purchase payment amount and applies for the life of 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 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 ICC21-P1152021NW, ICC21-P1152121NW and ICC21-P1476721NW. 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**

# AssuranceSelect

## Fixed-indexed annuity rates for MassMutual Ascend

AssuranceSelect 5	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate		
S&P 500 1-year point-to-point with cap		
iShares U.S. Real Estate 1-year point-to-point with cap		

AssuranceSelect 7	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate		
S&P 500 1-year point-to-point with cap		
S&P 500 1-year monthly averaging with cap		
S&P 500 Risk Control 1-year point-to-point with par. rate		
SPDR Gold 1-year point-to-point with cap		

### State Availability and Variations

AssuranceSelect 5 and AssuranceSelect 7 available in all states except: NY

**MA:** Extended Care and Terminal Illness waivers not available.

**MN and UT:** Residents are only permitted to purchase annuity products within their resident state.

**MO:** Declared Rate Strategy not available with contracts that add the Inheritance Enhancer rider.

Inherited IRA and inherited non-qualified contracts not available on contracts with a rider.

**OR:** S&P 500 Risk Control annual point-to-point with participation rate indexed strategy not available with the AssuranceSelect 7.

**AL, CO, IN, MA, NJ and OR:** State-specific marketing materials required for certain products.

**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 rates have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 100% at 3.00%, less withdrawals and applicable charges and adjustments, but not rider charges. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract. AssuranceSelect 7 contracts issued before 1/7/13 may have different rates. Please contact the Sales Desk for current rates. In WA, the GMSV rate is 3.00%.

The "S&P 500® Index" and the "S&P 500 Average Daily Risk Control 10% Price Return Index" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have 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 product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index or the S&P 500 Average Daily Risk Control 10% Price Return 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 P1113516NW and P1080010NW. 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**

# American Freedom Aspire

Fixed annuity rates for MassMutual Ascend

American Freedom Aspire 5	Base rate	Eff. yield	Guaranteed escalating rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over							
Purchase payments under \$100,000							

American Freedom Aspire 7	Base rate	Eff. yield	Guaranteed escalating rates					Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	
Purchase payments \$100,000 and over								
Purchase payments under \$100,000								

Yield based on current interest rate and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

For American Freedom Aspire 5 and 7, the yield is based on current interest rate and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract. 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%.

#### **State Availability and Variations**

Products available in all states except NY.

**MA:** Extended Care and Terminal Illness waivers not available.

**MN and UT:** Residents are only permitted to purchase annuity products within their resident state.

**OH:** State-specific marketing materials required.

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 numbers P1463016NW and P1459716NW. 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 Freedom Stars & Stripes

Fixed annuity rates for MassMutual Ascend

American Freedom Stars & Stripes 5	Base rate	Eff. yield	Guaranteed escalating rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over							
Purchase payments under \$100,000							
<b>No MVA available in: IN, MN, MO and OH</b>							
Purchase payments \$100,000 and over							
Purchase payments under \$100,000							

American Freedom Stars & Stripes 7	Base rate	Eff. yield	Guaranteed escalating rates					Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	
Purchase payments \$100,000 and over								
Purchase payments under \$100,000								
<b>No MVA available in: IN, MN, MO and OH</b>								
Purchase payments \$100,000 and over								
Purchase payments under \$100,000								

Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term. Escalating interest rates guaranteed for the initial term. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract. 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%.

**State Availability and Variations**

Products available in all states except NY.

**MN:** Non-renewal version of American Freedom Stars & Stripes 5 required.

**MS:** Non-renewal version of American Freedom Stars & Stripes 7 required.

**MD, MS, RI, OR and WA:** Non-renewal version of both products required.

**MA:** Extended Care and Terminal Illness waivers not available.

**MN and UT:** Residents are only permitted to purchase annuity products within their resident state.

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 numbers P1086811NW and P1081610NW. 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.

For producer use only. Not for use in sales solicitation.

Classification: General

# American Freedom Classic

Fixed annuity rates for MassMutual Ascend

American Freedom Classic 3	Interest rate for initial 3-year term
Purchase payments \$100,000 and over	
Purchase payments under \$100,000	

American Freedom Classic 5	Interest rate for initial 5-year term
Purchase payments \$100,000 and over	
Purchase payments under \$100,000	

Interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

The guaranteed minimum surrender value (GMSV) is 87.5% at 3.00%, minus withdrawals not including amounts applied to pay an early withdrawal charge or a negative market value adjustment. In WA, the GMSV rate is 3.00%.

**State Availability and Variations**

Products available in all states except NY.

**MA:** Extended Care and Terminal Illness waivers not available.

**MN and UT:** Residents are only permitted to purchase annuity products within their resident state.

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 ICC21-P1152221NW and ICC21-P1151521NW. 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.