MassMutual Ascend
Life Insurance Company

Advantage 5 Advisory

A fixed annuity from MassMutual Ascend Life Insurance Company

- Steady, predictable growth, regardless of market conditions
- 10% penalty-free withdrawals
- Early withdrawal charges and market value adjustments that end after five years
- Opportunity to receive lifetime income

	Interest rate for initial term				
Rates effective 10/7/2026	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Purchase payments $250,000 and over	5.90%	5.90%	5.90%	5.90%	5.90%
Purchase payments under $250,000	5.75%	5.75%	5.75%	5.75%	5.75%

Scan for the most current rates

MVA rates shown above. Interest rates are current as of the date shown and are subject to change at any time.

Minimum Guarantees: The guaranteed minimum surrender value (GMSV) equals 87.5% of purchase payments minus all prior withdrawals (not including early withdrawal charges or negative market value adjustments) plus interest credited daily at the GMSV rate of 2.40%. The GMSV will not be less than the minimum values required by the NAIC standard nonforfeiture law for individual deferred annuities, model #805 and the GMSV rate will not be less than the minimum rate required by each state.

Early withdrawal charges and market value adjustments apply if you surrender your annuity or take withdrawals from it during the initial term or any renewal terms. Early withdrawal charges and market value adjustments do not apply to amounts covered by the 10% free withdrawal allowance.

The contract provides lifetime income payout options. If you select one of these options, we will make periodic payments until the death of the person on whose life payments are based. After the annuity payout initiation date, you cannot surrender your annuity or withdraw any other money from your annuity.

In general you will pay ordinary income taxes on the earned interest when you receive annuity benefit payments, you surrender your annuity or you take a withdrawal. You may pay a 10% federal penalty tax on the taxable amount of any payment that you receive before age 59½.

MassMutual Ascend Life Insurance Company[SM] is not an investment adviser and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form ICC21-P1151621NW. Product not available in all states. Form numbers and features may vary by state.

All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.

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

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

MassMutual Ascend

© 2026 MassMutual Ascend Life Insurance Company, Cincinnati, OH 45202.
All rights reserved. www.MassMutualAscend.com
F1174825NW