

American Freedom Classic 3

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 six years
- Opportunity to receive lifetime income

| Rates effective 1/16/2025 | Interest rate for initial term | | |
|--------------------------------------|--------------------------------|--------|--------|
| | Year 1 | Year 2 | Year 3 |
| Purchase payments \$100,000 and over | 4.20% | 4.20% | 4.20% |
| Purchase payments under \$100,000 | 3.95% | 3.95% | 3.95% |

What happens after year three?

At the end of the third contract year, we will set a new interest rate that is guaranteed for years four through six. The new interest rate may be higher or lower than the interest rate during your first three-year term.

If you're not satisfied with the new interest rate, you can surrender your annuity in the last 30 days of the first three-year term without incurring an early withdrawal charge or market value adjustment.

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

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 2.80%. 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 six-year term. Early withdrawal charges and market value adjustments do not apply to amounts covered by the 10% free withdrawal allowance, or to surrenders that occur during the last 30 days of the first three-year term.

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 CompanySM 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.

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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.

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∴ MassMutual Ascend