

American Landmark 3

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Opportunity to select from indexed strategies and a declared rate strategy
- Additional purchase payments accepted during the first two contract months
- 10% penalty-free withdrawals
- Early withdrawal charges and market value adjustments that end after three years
- Opportunity to receive lifetime income

Rates effective 12/21/2024	Purchase payments \$150,000 and over	Purchase payments under \$150,000
Declared strategy interest rate	3.30%	3.20%
S&P 500® 1-year point-to-point with cap	6.25%	6.00%
iShares U.S. Real Estate 1-year point-to-point with cap	7.75%	7.50%
iShares MSCI EAFE 1-year point-to-point with cap	7.25%	7.00%
First Trust Barclays Edge Index 1-year point-to-point with participation rate	115.00%	110.00%
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	115.00%	110.00%

The declared rate strategy is not available in California.

Strategies may vary. Please talk to your financial professional about availability.

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

Interest rates for indexed strategies are determined, in part, by the change in the applicable index or exchange traded fund, and are limited by the applicable cap, but will never be lower than 0%. Indexed interest, if any, is credited at the end of each one-year term. If you allocate money to an indexed strategy, you aren't investing directly in any index or exchange-traded fund, the stocks included in any index, or the securities, commodities or other investments held in the portfolio of any exchange-traded fund. Withdrawals impact contract values. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax. If a waiver rider applies, early withdrawal charges are waived. Lifetime income payments are based on the account value.

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