MassMutual Ascend
Life Insurance Company

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 10/7/2026	Purchase payments $150,000 and over	Purchase payments under $150,000
Declared strategy interest rate	4.50%	4.40%
S&P 500® 1-year point-to-point with cap	8.00%	7.50%
S&P 500® 1-year point-to-point with performance trigger	7.00%	6.75%
iShares U.S. Real Estate 1-year point-to-point with cap	9.00%	
iShares MSCI EAFE 1-year point-to-point with cap	9.50%	9.00%
First Trust Barclays Edge Index 1-year point-to-point with participation rate	105%	100%
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	110%	105%

Scan for the most current rates

Additional purchase payments made on American Landmark 3 No-MVA contracts issued on or before June 21, 2026 will receive different rates. Please contact our sales desk for additional information. Interest rate band is based on the total purchase payment amount.

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 Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.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.

Minimum Guarantees: The declared rate strategy will have a guaranteed minimum declared rate of 0.25% for contract duration. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% for contract duration. Point-to-point strategies with trigger rates have a guaranteed minimum trigger rate of 2.40% for contract duration. Point-to-point strategies with participation rates have a guaranteed minimum participation rate of 5.00% for contract duration. Future indexed strategies could offer alternate options and rates. 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.

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