MassMutual Ascend
Life Insurance Company

AssuranceSelect 3 Plus

A fixed-indexed annuity from MassMutual Ascend Life Insurance Company

- Opportunity to select from indexed strategies and a declared rate strategy
- 10% penalty-free withdrawals
- Three-year declining early withdrawal charges
- A market value adjustment that applies to withdrawals during the three-year term
- 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	5.00%	4.80%
S&P 500® 1-year point-to-point with cap	8.00%	7.75%
S&P 500® 1-year point-to-point with performance trigger	7.50%	7.15%
iShares U.S. Real Estate 1-year point-to-point with cap	10.00%	9.50%
iShares MSCI EAFE 1-year point-to-point with cap	10.00%	9.50%
First Trust Barclays Edge Index 1-year point-to-point with participation rate	115%	110%
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	115%	110%

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.

In California, contracts are not subject to a market value adjustment.

An indexed interest rate is based in part on the change in the value of the applicable index or exchange traded fund. The indexed interest rate for a term of an indexed strategy with a cap will never be more than its cap for that term. We do not guarantee that amounts allocated to an indexed strategy will earn interest, but the indexed interest rate for a term will never be less than 0%.

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.

Early withdrawal charges apply if you surrender your annuity or take withdrawals from it during the first three contract years. Early withdrawal charges do not apply to amounts covered by the 10% free withdrawal allowance. Withdrawals and early withdrawal charges impact contract values and benefits. The amount payable to you if you surrender your contract will never be less than the Guaranteed Minimum Surrender Value. The contract offers life 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 payout benefits, 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.

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