MassMutual Ascend
Life Insurance Company

American Freedom Classic 3

A fixed annuity from MassMutual Ascend Life Insurance Company

- Steady, predictable growth, regardless of market conditions
- 10% penalty-free withdrawals
- Opportunity to receive lifetime income

Rates effective 10/7/2026	Interest rate for initial 3-year term
Purchase payments $100,000 and over	5.10%
Purchase payments under $100,000	4.85%

Scan for the
most current rates

Rates and features are current as of the date shown and are subject to change at any time.

The interest rate shown above applies to the initial purchase payment. An interest rate will be set by us for the initial term of each additional purchase payment, and may vary by purchase payment. The initial interest rate for each purchase payment is guaranteed until the third contract anniversary.

Interest rates will never be lower than the annuity's Minimum Interest Rate of 0.25%. 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 each 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.

For purposes of determining the early withdrawal charge rate for an additional purchase payment, each term year ends on a contract anniversary, meaning that the first contract year for an additional purchase payment may be less than one year.

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℠ 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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