

# Index Protector

Fee-based fixed-indexed annuity rates for MassMutual Ascend

Index Protector 4 Rates effective: 11/21/2025	No MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared rate	4.75%	4.65%
S&P 500 1-year point-to-point with cap	8.00%	7.75%
iShares U.S. Real Estate 1-year point-to-point with cap	12.50%	12.00%
S&P 500 Risk Control 1-year point-to-point with par. rate	75%	70%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	80%	75%
iShares MSCI EAFE ETF 1-year point-to-point with cap	10.00%	9.50%

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Index Protector 5 MVA Rates effective: 11/21/2025	MVA Rates	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
1-year declared rate	5.15%	5.00%
5-year declared rate	5.15%	5.00%
S&P 500 1-year point-to-point with cap	12.00%	11.50%
iShares U.S. Real Estate 1-year point-to-point with cap	17.50%	16.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	95%	90%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	95%	90%
iShares MSCI EAFE ETF 1-year point-to-point with cap	14.00%	13.75%
First Trust Barclays Edge Index 1-year point-to-point with cap	17.00%	16.50%
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	16.75%	16.25%

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#### State Availability and Variations

CT, FL, IN, MD and PA: Product approved with different MVA formula.

<b>Index Protector 7</b> Rates effective: 11/21/2025	<b>MVA Rates</b>		<b>No MVA Rates</b> Available in: CA, IN, MN, MO, OH, PA, TX and UT	
	Purchase payments \$250,000 and over	Purchase payments less than \$250,000	Purchase payments \$250,000 and over	Purchase payments less than \$250,000
Declared rate	5.40%	5.30%	5.15%	5.05%
S&P 500 1-year point-to-point with cap	10.00%	9.75%	9.75%	9.50%
S&P 500 7-year cap lock annual point-to-point	9.50%	9.00%	8.75%	8.25%
iShares U.S. Real Estate 1-year point-to-point with cap	16.00%	15.00%	15.00%	14.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	85%	80%	80%	75%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	85%	80%	75%	70%
iShares MSCI EAFE ETF 1-year point-to-point with cap	12.50%	12.25%	12.25%	12.00%
First Trust Barclays Edge Index 1-year point-to-point with cap	15.00%	14.25%	14.50%	14.00%
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	14.75%	14.00%	14.25%	13.75%

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#### State Availability and Variations

**MA:** Extended Care and Terminal Illness waivers not available.

**OR:** State-specific marketing materials required for certain products.

**Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: SPX, S&P 500 Risk Control 10% Index: SPXAV10P and iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE, iShares U.S. MSCI EAFE ETF: EFA.**

**Additional purchase payments:** Accepts additional purchase payments during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6<sup>th</sup> or 20<sup>th</sup> of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply beyond the original rate window specified in the contract.

**Minimum Guarantees:** The guaranteed minimum declared rate is 2.80%. Point-to-point strategies with cap have a minimum cap guarantee of 2.80% for contract duration. Point-to-point strategies with participation rate has 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 (net of applicable early withdrawal charges) plus interest credited daily at the GMSV rate of 2.80%. The GMSV will not be less than the minimum values required by each state.

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**Classification:** General

# Advantage 5 Advisory

Fixed annuity rates for MassMutual Ascend

Advantage 5 Advisory Rates Effective: 9/22/2025	Interest rate for the 5-year term
Purchase payments \$250,000 and over	4.85%
Purchase payments under \$250,000	4.75%



Scan for the  
most current rates

**Minimum Guarantees:** 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.

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Classification: General

# American Landmark

Fixed-indexed annuity rates for MassMutual Ascend

<b>American Landmark 3</b> Rates Effective: 11/21/2025	MVA Rates		No-MVA Rates Available in: AK, PA and UT	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared rate	3.35%	3.25%	3.20%	3.10%
S&P 500 1-year point-to-point with cap	5.50%	5.00%	5.25%	4.75%
iShares U.S. Real Estate 1-year point-to-point with cap	7.00%	6.75%	6.75%	6.25%
iShares MSCI EAFE ETF 1-year point-to-point with cap	6.50%	6.25%	6.25%	6.00%
First Trust Barclays Edge Index 1-year point-to-point with participation rate	105%	100%	100%	95%
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	110%	105%	105%	100%

CA: Declared rate strategy not available.

<b>American Landmark 5</b> Rates Effective: 11/21/2025	MVA Rates		No-MVA Rates Available in: AK, PA and UT	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.00%	3.80%	3.50%	3.40%
S&P 500 1-year point-to-point with cap	9.00%	8.50%	8.50%	8.25%
S&P 500 5-year cap lock annual point-to-point with cap	6.75%	6.25%	6.25%	6.00%
iShares U.S. Real Estate 1-year point-to-point with cap	9.25%	8.50%	8.75%	8.25%
S&P 500 Risk Control 1-year point-to-point with par. rate	70%	65%	65%	60%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	65%	60%	60%	55%
First Trust Barclays Edge Index 1-year point-to-point with cap	13.00%	12.50%	12.00%	11.75%
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	12.75%	12.25%	11.75%	11.50%

CA: Contracts receive MVA rates but remain non-MVA.



## State Availability and Variations

**MA:** Extended Care and Terminal Illness waivers not available.

**MN and UT:** Residents are only permitted to purchase annuity products within their state.

**Minimum Guarantees:** The guaranteed minimum declared rate is 2.80%. Point-to-point strategies with cap have a minimum cap guarantee of 2.80% for contract duration. Point-to-point strategies with participation rate has 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 2.80%. The GMSV will not be less than the minimum values required by each state.

**Additional Purchase Payments:** American Landmark 3 accepts additional premium during the first two months of the contract. The American Landmark 5 accepts additional premium during the first year of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6<sup>th</sup> or the 20<sup>th</sup> of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply to additional purchase payments received after the rate lock period at issue.

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**Classification:** General

# American Legend 7 and Safe Return

Fixed-indexed annuity rates for MassMutual Ascend

American Legend 7 Rates Effective: 11/21/2025	MVA Rates		No-MVA Rates Available in: AK, PA and UT	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.15%	3.95%	3.95%	3.80%
S&P 500 1-year point-to-point with cap	9.25%	8.75%	8.75%	8.50%
S&P 500 7-year cap lock annual point-to-point with cap	7.25%	7.00%	6.75%	6.50%
iShares U.S. Real Estate 1-year point-to-point with cap	12.00%	11.00%	11.25%	10.75%
SPDR GLD 1-year point-to-point with cap	12.00%	11.25%	10.75%	10.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	75%	70%	70%	65%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	70%	65%	65%	60%
First Trust Barclays Edge Index 1-year point-to-point with cap	14.25%	13.75%	13.50%	13.25%
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	14.15%	13.65%	13.25%	13.00%

CA: Contracts receive MVA rates but remain non-MVA.

Safe Return Rates Effective: 11/21/2025	Rates for all purchase payments	
Declared rate	4.25%	
S&P 500 1-year point-to-point with cap	7.00%	3.00% bailout cap
iShares U.S. Real Estate 1-year point-to-point with cap	10.00%	3.00% bailout cap
S&P 500 Risk Control 1-year point-to-point with par. rate	70%	25% bailout rate
First Trust Barclays Edge Index 1-year point-to-point with participation rate	145%	25% bailout rate

## State Availability and Variations

MA: Extended Care and Terminal Illness waivers not available.

MN and UT: Residents are only permitted to purchase annuity products within their state.

Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: SPX, S&P 500 Risk Control 10% Index: SPXAV10P, iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE, and SPDR Gold Shares ETF: GLD.

**Minimum Guarantees:** The guaranteed minimum declared rate is 2.80%. Point-to-point strategies with cap have a minimum cap guarantee of 2.80% for contract duration. Point-to-point strategies with participation rate has a guaranteed minimum participation rate of 5.00% for contract duration. Future indexed strategies could offer alternate options and rates. For American Legend 7 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%. For Safe Return the guaranteed minimum surrender value (GMSV) equals 100% of purchase payments plus interest credited daily at the GMSV rate of 2.80%, less withdrawals (other than rider charges) and early withdrawal charges, minus an amount equal to the applicable early withdrawal charge rate multiplied by the account value. The GMSV will not be less than the minimum values required by each state.

**Additional Purchase Payments:** American Legend 7 accepts additional purchase payments for the life of the contract. Safe Return accepts additional purchase payments during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6<sup>th</sup> or the 20<sup>th</sup> of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply beyond the original rate window specified in the contract.

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**Classification:** General

# Premier Income Bonus

Fixed-indexed annuity rates for MassMutual Ascend

Premier Income Bonus Rates Effective: 1/21/2025	MVA Rates		No-MVA Rates Available in: AK, CA, PA and UT	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared rate	4.50%	4.30%	4.30%	4.15%
S&P 500 1-year point-to-point with cap	9.00%	8.50%	8.65%	8.40%
iShares U.S. Real Estate 1-year point-to-point with cap	12.00%	11.00%	11.25%	10.75%
S&P 500 Risk Control 1-year point-to-point with par. rate	75%	70%	70%	65%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	70%	65%	65%	60%
First Trust Barclays Edge Index 1-year point-to-point with cap	13.50%	13.00%	12.75%	12.50%
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	13.25%	12.75%	12.50%	12.25%

**Bonus:** Built-in income rider offers 6% rider bonus, 6% rollup credits and 10-year rollup period.

## State Availability and Variations

**MA:** Extended Care and Terminal Illness waivers not available.

**MN and UT:** Residents are only permitted to purchase annuity products within their state.



**Easily track the performance of our strategies' underlying indices using their ticker symbols: S&P 500: SPX, S&P 500 Risk Control 10% Index: SPXAV10P, iShares U.S. Real Estate ETF: IYR, S&P U.S. Retiree Spending Index: SPRETIRE.**

**Minimum Guarantees:** The guaranteed minimum declared rate is 2.80%. Point-to-point strategies with cap have a minimum cap guarantee of 2.80% for contract duration. Point-to-point strategies with participation rate has 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 2.80%. The GMSV will not be less than the minimum values required by each state.

**Additional Purchase Payments:** Premier Income Bonus accepts additional premium during the first two months of the contract. Purchase payments will be credited interest while in the holding account (purchase payment account) until terms begin on the 6<sup>th</sup> or the 20<sup>th</sup> of the month. After that time, amounts will be credited interest according to the selected strategy(ies). Holding account rate is equal to the declared rate. Rate lock does not apply beyond the original rate window specified in the contract.

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**Classification:** General



# SecureGain

## Fixed annuity rates for MassMutual Ascend

<b>SecureGain 3</b> Rates Effective: 9/22/2025	Interest rate for initial 3-year term
Purchase payments \$100,000 and over	4.05%
Purchase payments under \$100,000	3.70%

  

<b>SecureGain 5</b> Rates Effective: 9/22/2025	Interest rate for initial 5-year term
Purchase payments \$100,000 and over	4.45%
Purchase payments under \$100,000	4.10%

  

<b>SecureGain 7</b> Rates Effective: 9/22/2025	Interest rate for initial 7-year term
Purchase payments \$100,000 and over	4.55%
Purchase payments under \$100,000	4.20%

Interest rate band is based on the total purchase payment amount.

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 2.80%.

### State Availability and Variations

Product available in all states except NY.

**MA:** Extended Care and Terminal Illness waivers not available.

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