

Index Protector

Fee-based fixed-indexed annuity rates for MassMutual Ascend

Index Protector 4 Rates effective 11/21/25	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% cap	7.75% cap
iShares U.S. Real Estate 1-year point-to-point with cap	12.50% cap	12.00% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	75% par. rate	70% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	80% par. rate	75% par. rate
iShares MSCI EAFE ETF 1-year point-to-point with cap	10.00% cap	9.50% cap

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Index Protector 5 MVA Rates effective 11/21/25	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% cap	11.50% cap
iShares U.S. Real Estate 1-year point-to-point with cap	17.50% cap	16.50% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	95% par. rate	90% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	95% par. rate	90% par. rate
iShares MSCI EAFE ETF 1-year point-to-point with cap	14.00% cap	13.75% cap
First Trust Barclays Edge Index 1-year point-to-point with cap	17.00% cap	16.50% cap
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	16.75% cap	16.25% cap

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State Availability and Variations

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

Index Protector 7 Rates effective 11/21/25	MVA Rates		No MVA Rates 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% cap	9.75% cap	9.75% cap	9.50% cap
S&P 500 7-year cap lock annual point-to-point	9.50% cap	9.00% cap	8.75% cap	8.25% cap
iShares U.S. Real Estate 1-year point-to-point with cap	16.00% cap	15.00% cap	15.00% cap	14.50% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	85% par. rate	80% par. rate	80% par. rate	75% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	85% par. rate	80% par. rate	75% par. rate	70% par. rate
iShares MSCI EAFE ETF 1-year point-to-point with cap	12.50% cap	12.25% cap	12.25% cap	12.00% cap
First Trust Barclays Edge Index 1-year point-to-point with cap	15.00% cap	14.25% cap	14.50% cap	14.00% cap
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	14.75% cap	14.00% cap	14.25% cap	13.75% cap

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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 6th or 20th 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 2.40%. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% 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 2.40%. 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 09/22/25	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 2.40%. 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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Classification: General

American Landmark

Fixed-indexed annuity rates for MassMutual Ascend

American Landmark 3 Rates effective 11/21/25	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% cap	5.00% cap	5.25% cap	4.75% cap
iShares U.S. Real Estate 1-year point-to-point with cap	7.00% cap	6.75% cap	6.75% cap	6.25% cap
iShares MSCI EAFE ETF 1-year point-to-point with cap	6.50% cap	6.25% cap	6.25% cap	6.00% cap
First Trust Barclays Edge Index 1-year point-to-point with participation rate	105% par. rate	100% par. rate	100% par. rate	95% par. rate
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	110% par. rate	105% par. rate	105% par. rate	100% par. rate

CA: Declared rate strategy not available.

American Landmark 5 Rates effective 01/21/2026	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	8.00% cap	7.50% cap	7.50% cap	7.25% cap
S&P 500 5-year cap lock annual point-to-point with cap	6.75% cap	6.25% cap	6.25% cap	6.00% cap
iShares U.S. Real Estate 1-year point-to-point with cap	9.25% cap	8.50% cap	8.75% cap	8.25% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	65% par. rate	60% par. rate	60% par. rate	55% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	65% par. rate	60% par. rate	60% par. rate	55% par. rate
First Trust Barclays Edge Index 1-year point-to-point with cap	13.00% cap	12.50% cap	12.00% cap	11.75% cap
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	12.75% cap	12.25% cap	11.75% cap	11.50% cap

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 2.40%. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% 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 2.40%. 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 6th or the 20th 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 11/21/25	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.15%	3.95%
S&P 500 1-year point-to-point with cap	9.25% cap	8.75% cap
S&P 500 7-year cap lock annual point-to-point with cap	7.25% cap	7.00% cap
iShares U.S. Real Estate 1-year point-to-point with cap	12.00% cap	11.00% cap
SPDR GLD 1-year point-to-point with cap	12.00% cap	11.25% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	75% par. rate	70% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	70% par. rate	65% par. rate
First Trust Barclays Edge Index 1-year point-to-point with cap	14.25% cap	13.75% cap
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	14.15% cap	13.65% cap

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

Safe Return Rates effective 01/21/2026	Rates for all purchase payments	
Declared rate	4.25%	
S&P 500 1-year point-to-point with cap	6.75% cap	(3.00% bailout cap)
iShares U.S. Real Estate 1-year point-to-point with cap	10.00% cap	(3.00% bailout cap)
S&P 500 Risk Control 1-year point-to-point with par. rate	60% par. rate	(25% bailout rate)
First Trust Barclays Edge Index 1-year point-to-point with participation rate	145% par. rate	(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 2.40%. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% 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 2.40%. For Safe Return the guaranteed minimum surrender value (GMSV) equals 100% of purchase payments plus interest credited daily at the GMSV rate of 2.40%, 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 6th or the 20th 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 01/21/25	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% cap	8.50% cap	8.65% cap	8.40% cap
iShares U.S. Real Estate 1-year point-to-point with cap	12.00% cap	11.00% cap	11.25% cap	10.75% cap
S&P 500 Risk Control 1-year point-to-point with par. rate	75% par. rate	70% par. rate	70% par. rate	65% par. rate
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	70% par. rate	65% par. rate	65% par. rate	60% par. rate
First Trust Barclays Edge Index 1-year point-to-point with cap	13.50% cap	13.00% cap	12.75% cap	12.50% cap
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	13.25% cap	12.75% cap	12.50% cap	12.25% cap

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 2.40%. Point-to-point strategies with cap have a minimum cap guarantee of 2.40% 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 2.40%. The GMSV will not be less than the minimum values required by each state.

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Classification: General

SecureGain

Fixed annuity rates for MassMutual Ascend

SecureGain 3 Rates effective 09/22/25	Interest rate for initial 3-year term
Purchase payments \$100,000 and over	4.05%
Purchase payments under \$100,000	3.70%

SecureGain 5 Rates effective 09/22/25	Interest rate for initial 5-year term
Purchase payments \$100,000 and over	4.45%
Purchase payments under \$100,000	4.10%

SecureGain 7 Rates effective 09/22/25	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 2.40%. 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.

State Availability and Variations

Product available in all states except NY.

MA: Extended Care and Terminal Illness waivers not available.

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



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