

AssuranceSelect Plus

Fixed-indexed annuity rates for MassMutual Ascend

AssuranceSelect 3 Plus Rates Effective: 8/21/2024	MVA Rates	
	Purchase payments \$150,000 and over	Purchase payments less than \$150,000
Declared rate	3.50%	3.30%
S&P 500 1-year point-to-point with cap	7.25%	7.00%
iShares U.S. Real Estate 1-year point-to-point with cap	8.50%	8.00%
iShares MSCI EAFE 1-year point-to-point with cap	7.50%	7.25%
First Trust Barclays Edge Index 1-year point-to-point with participation rate	125.00%	120.00%
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	125.00%	120.00%

AssuranceSelect 5 Plus Rates Effective: 10/21/2024	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	3.85%	3.60%
S&P 500 1-year point-to-point with cap	8.50%	8.00%
S&P 500 5-year cap lock annual point-to-point with cap	8.50%	8.00%
iShares U.S. Real Estate 1-year point-to-point with cap	10.00%	9.50%
S&P 500 Risk Control 1-year point-to-point with par. rate	65.00%	60.00%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	75.00%	70.00%
SPDR Gold 1-year point-to-point with cap	10.25%	9.75%
First Trust Barclays Edge Index 1-year point-to-point with cap	13.00%	12.50%
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	12.75%	12.25%

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Fixed-indexed annuity rates for MassMutual Ascend

AssuranceSelect 7 Plus Rates Effective: 8/21/2024	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	3.90%	3.65%
S&P 500 1-year point-to-point with cap	9.00%	8.50%
S&P 500 7-year cap lock annual point-to-point with cap	7.60%	7.10%
iShares U.S. Real Estate 1-year point-to-point with cap	10.10%	9.60%
S&P 500 Risk Control 1-year point-to-point with par. rate	65.00%	60.00%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	75.00%	70.00%
SPDR Gold 1-year point-to-point with cap	10.50%	10.00%
First Trust Barclays Edge Index 1-year point-to-point with cap	14.00%	13.50%
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	13.10%	12.50%

State Availability and Variations

AssuranceSelect 3 Plus, AssuranceSelect 5 Plus and AssuranceSelect 7 Plus available in all states except: NY

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

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

MA: Extended Care and Terminal Illness waivers not available.

AL, CO, IN, MA, NJ and OR: State-specific marketing materials required for certain products.

Minimum Guarantees: The guaranteed minimum declared rate is 3.00%. Point-to-point strategies with cap have a minimum cap guarantee of 3.00% for contract duration. Point-to-point strategies with participation rates have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. The guaranteed minimum surrender value is 87.5% at 3.00%, minus withdrawals not including amounts applied to pay an early withdrawal charge a negative market value adjustment, or a rider charge. In WA, the GMSV rate is 3.00%.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

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All guarantees based on the claims-paying ability of MassMutual AscendSM.

This content does not apply in the state of New York.

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Classification: General

American Freedom Aspire

Fixed annuity rates for MassMutual Ascend

American Freedom Aspire 5 Rates Effective: 10/21/2024	Base rate	Eff. yield	Guaranteed escalating rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	4.25%	4.45%	4.35%	4.45%	4.55%	4.65%	3.00%
Purchase payments under \$100,000	4.00%	4.20%	4.10%	4.20%	4.30%	4.40%	3.00%

American Freedom Aspire 7 Rates Effective: 10/21/2024	Base rate	Eff. yield	Guaranteed escalating rates						Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over	4.00%	4.30%	4.10%	4.20%	4.30%	4.40%	4.50%	4.60%	3.00%
Purchase payments under \$100,000	3.75%	4.05%	3.85%	3.95%	4.05%	4.15%	4.25%	4.35%	3.00%

Yield based on current interest rate and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

For American Freedom Aspire 5 and 7, the yield is based on current interest rate and increasing base rate for the initial term. Escalating interest rates guaranteed for initial term. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract. The base interest rate will never be less than the guaranteed minimum interest rate of 3.00%. In WA, guaranteed minimum interest rates are 3.00%.

State Availability and Variations

Products 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.

OH: State-specific marketing materials required.

Product issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form numbers P1463016NW and P1459716NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of MassMutual AscendSM.

This content does not apply in the state of New York.



American Freedom Stars & Stripes

Fixed annuity rates for MassMutual Ascend

American Freedom Stars & Stripes 5 Rates Effective: 10/21/2024	Base rate	Eff. yield	Guaranteed escalating rates				Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	
Purchase payments \$100,000 and over	3.85%	4.15%	4.00%	4.15%	4.30%	4.45%	3.00%
Purchase payments under \$100,000	3.60%	3.90%	3.75%	3.90%	4.05%	4.20%	3.00%
No MVA available in: IN, MN, MO and OH							
Purchase payments \$100,000 and over	3.70%	4.00%	3.85%	4.00%	4.15%	4.30%	3.00%
Purchase payments under \$100,000	3.55%	3.85%	3.70%	3.85%	4.00%	4.15%	3.00%

American Freedom Stars & Stripes 7 Rates Effective: 10/21/2024	Base rate	Eff. yield	Guaranteed escalating rates						Guar. min.
			Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	
Purchase payments \$100,000 and over	3.20%	3.95%	3.45%	3.70%	3.95%	4.20%	4.45%	4.70%	3.00%
Purchase payments under \$100,000	3.15%	3.90%	3.40%	3.65%	3.90%	4.15%	4.40%	4.65%	3.00%
No MVA available in: IN, MN, MO and OH									
Purchase payments \$100,000 and over	3.15%	3.90%	3.40%	3.65%	3.90%	4.15%	4.40%	4.65%	3.00%
Purchase payments under \$100,000	3.10%	3.85%	3.35%	3.60%	3.85%	4.10%	4.35%	4.60%	3.00%

Yield based on current interest rate with a first-year bonus and increasing base rate for the initial term. Escalating interest rates guaranteed for the initial term. The interest rate band is based on the initial purchase payment amount and applies for the life of the contract. The base interest rate will never be less than the guaranteed minimum interest rate of 3.00%. In WA, guaranteed minimum interest rates are 3.00%.

State Availability and Variations

Products available in all states except NY.

MN: Non-renewal version of American Freedom Stars & Stripes 5 required.

MS: Non-renewal version of American Freedom Stars & Stripes 7 required.

MD, MS, RI, OR and WA: Non-renewal version of both products required.

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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Classification: General

American Freedom Classic

Fixed annuity rates for MassMutual Ascend

American Freedom Classic 3 Rates Effective: 10/21/2024	Interest rate for initial 3-year term
Purchase payments \$100,000 and over	3.75%
Purchase payments under \$100,000	3.50%

American Freedom Classic 5 Rates Effective: 10/21/2024	Interest rate for initial 5-year term
Purchase payments \$100,000 and over	4.75%
Purchase payments under \$100,000	4.50%

Interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

The guaranteed minimum surrender value (GMSV) is 87.5% at 3.00%, minus withdrawals not including amounts applied to pay an early withdrawal charge or a negative market value adjustment. In WA, the GMSV rate is 3.00%.

State Availability and Variations

Products 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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