

Index Protector

Fee-based fixed-indexed annuity rates for MassMutual Ascend

| Index Protector 4 Rates effective 07/21/24 | No MVA Rates | |
|--|--------------------------------------|---------------------------------------|
| | Purchase payments \$250,000 and over | Purchase payments less than \$250,000 |
| Declared rate | 5.25% | 5.15% |
| S&P 500 1-year point-to-point with cap | 10.25% cap | 10.00% cap |
| iShares U.S. Real Estate 1-year point-to-point with cap | 13.00% cap | 12.50% cap |
| S&P 500 Risk Control 1-year point-to-point with 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 |
| iShares MSCI EAFE ETF 1-year point-to-point with cap | 11.75% cap | 11.25% cap |

Continue to next page →

| Index Protector 5 MVA Rates effective 07/21/24 | MVA Rates | |
|---|---|--|
| | Purchase payments \$250,000 and over | Purchase payments less than \$250,000 |
| 1-year declared rate | 5.40% | 5.25% |
| 5-year declared rate | 5.40% | 5.25% |
| S&P 500 1-year point-to-point with cap | 12.25% cap | 12.00% cap |
| iShares U.S. Real Estate 1-year point-to-point with cap | 16.50% cap | 15.50% cap |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 90% par. rate | 85% par. rate |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 100% par. rate | 95% par. rate |
| iShares MSCI EAFE ETF 1-year point-to-point with cap | 13.75% cap | 13.50% cap |
| First Trust Barclays Edge Index 1-year point-to-point with cap | 17.25% cap | 17.00% cap |
| First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock | 17.00% cap | 16.75% cap |

Continue to next page →

State Availability and Variations

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

| Index Protector 7 Rates effective 07/21/24 | 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 | 11.00% cap | 10.25% cap | 10.00% cap | 9.75% cap |
| S&P 500 7-year cap lock annual point-to-point | 11.00% cap | 10.50% cap | 9.75% cap | 9.25% cap |
| iShares U.S. Real Estate 1-year point-to-point with cap | 15.00% cap | 14.00% cap | 14.00% cap | 13.50% cap |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 80% par. rate | 75% par. rate | 75% par. rate | 70% par. rate |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 90% par. rate | 85% par. rate | 80% par. rate | 75% par. rate |
| iShares MSCI EAFE ETF 1-year point-to-point with cap | 12.00% cap | 11.50% cap | 11.50% cap | 11.25% cap |
| First Trust Barclays Edge Index 1-year point-to-point with cap | 16.00% cap | 15.25% cap | 14.75% cap | 14.25% cap |
| First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock | 15.75% cap | 15.00% cap | 14.50% cap | 14.00% cap |

Continue to next page →

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 3.00%. 1-year point-to-point strategies with a cap have a minimum cap guarantee of 3.00% for contract duration. 1-year point-to-point strategies with a participation rate 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 or negative market value adjustment.

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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

Advantage 5 Advisory

Fixed annuity rates for MassMutual Ascend

| Advantage 5 Advisory | |
|--------------------------------------|--|
| Rates effective 08/12/24 | Interest rate for the 5-year term |
| Purchase payments \$250,000 and over | 4.80% |
| Purchase payments under \$250,000 | 4.70% |

Product issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number ICC21-P1151621NW. 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 Landmark

Fixed-indexed annuity rates for MassMutual Ascend

| American Landmark 3 Rates effective 07/21/24 | 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 | 3.80% | 3.70% | 3.65% | 3.55% |
| S&P 500 1-year point-to-point with cap | 8.00% cap | 7.75% cap | 7.50% cap | 7.25% cap |
| iShares U.S. Real Estate 1-year point-to-point with cap | 8.25% cap | 8.00% cap | 8.00% cap | 7.50% cap |
| iShares MSCI EAFE ETF 1-year point-to-point with cap | 8.50% cap | 8.00% cap | 8.00% cap | 7.75% cap |
| First Trust Barclays Edge Index 1-year point-to-point with participation rate | 135% par. rate | 130% par. rate | 130% par. rate | 125% par. rate |
| First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock | 135% par. rate | 130% par. rate | 130% par. rate | 125% par. rate |

| American Landmark 5 Rates effective 07/21/24 | 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% | 3.85% | 3.85% | 3.75% |
| S&P 500 1-year point-to-point with cap | 8.50% cap | 8.00% cap | 7.75% cap | 7.50% cap |
| S&P 500 5-year cap lock annual point-to-point with cap | 8.50% cap | 8.00% cap | 7.25% cap | 7.00% cap |
| iShares U.S. Real Estate 1-year point-to-point with cap | 9.50% cap | 9.25% cap | 9.25% cap | 8.75% 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 | 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 | 12.25% cap | 12.00% cap |
| First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock | 13.25% cap | 12.75% cap | 12.00% cap | 11.75% cap |

State Availability and Variations

CA: Contracts receive MVA rates but remain non-MVA. Declared rate strategy not available.

MA: Extended Care and Terminal Illness waivers not available.

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

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 rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For American Landmark 3 and Landmark 5, the guaranteed minimum surrender value is 87.5% at 3.00%, minus withdrawals not including amounts applied to pay an early withdrawal charge or negative market value adjustment. In WA, guaranteed minimum declared rates, caps and GMSV rates are 3.00%.

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

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

::: MassMutual Ascend

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Classification: General

American Legend 7 and Safe Return

Fixed-indexed annuity rates for MassMutual Ascend

| American Legend 7 Rates effective 07/21/24 | 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 | 4.40% | 4.20% | 4.20% | 4.05% |
| S&P 500 1-year point-to-point with cap | 8.85% cap | 8.35% cap | 8.00% cap | 7.75% cap |
| S&P 500 7-year cap lock annual point-to-point with cap | 9.00% cap | 8.50% cap | 7.75% cap | 7.50% cap |
| iShares U.S. Real Estate 1-year point-to-point with cap | 10.25% cap | 9.75% cap | 10.00% cap | 9.50% cap |
| SPDR GLD 1-year point-to-point with cap | 11.50% cap | 10.75% cap | 10.25% cap | 10.00% cap |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 70% par. rate | 65% par. rate | 65% par. rate | 60% par. rate |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 75% par. rate | 70% par. rate | 70% par. rate | 65% par. rate |
| First Trust Barclays Edge Index 1-year point-to-point with cap | 13.60% cap | 13.10% cap | 12.50% cap | 12.25% cap |
| First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock | 13.50% cap | 13.00% cap | 12.25% cap | 12.00% cap |

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

| Safe Return Rates effective 07/21/24 | Rates for all purchase payments | |
|---|---------------------------------|---------------------|
| Declared rate | 4.25% | |
| S&P 500 1-year point-to-point with cap | 8.00% cap | (3.00% bailout cap) |
| iShares U.S. Real Estate 1-year point-to-point with cap | 9.00% cap | (3.00% bailout cap) |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 65% par. rate | (25% bailout rate) |
| First Trust Barclays Edge Index 1-year point-to-point with participation rate | 165% par. rate | (25% bailout rate) |

State Availability and Variations

MA: Extended Care and Terminal Illness waivers not available.

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 3.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 3.00% for contract duration. 1-year point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For Safe Return the guaranteed minimum surrender value is 100% at 3.00% less any withdrawals including early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value. For American Legend 7 the guaranteed minimum surrender value is 87.5% at 3.00%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates, caps and GMSV rates are 3.00%.

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 03/21/24 | 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 | 5.35% | 5.25% | 5.20% | 5.10% |
| S&P 500 1-year point-to-point with cap | 13.25% cap | 12.75% cap | 13.00% cap | 12.50% cap |
| iShares U.S. Real Estate 1-year point-to-point with cap | 14.00% cap | 13.50% cap | 13.00% cap | 12.50% cap |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 100% par. rate | 95% par. rate | 95% par. rate | 90% par. rate |
| S&P U.S. Retiree Spending 1-year point-to-point with par. rate | 100% par. rate | 95% par. rate | 95% par. rate | 90% par. rate |
| First Trust Barclays Edge Index 1-year point-to-point with cap | 15.00% cap | 14.50% cap | 14.50% cap | 14.25% cap |
| First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock | 14.75% cap | 14.25% cap | 14.25% cap | 14.00% 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.

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 3.00%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 3.00% for contract duration. 1-year point-to-point strategies with participation rate have a guaranteed minimum participation rate of 5% for contract duration. Future indexed strategies could offer alternate options and rates. For Premier Income Bonus, the guaranteed minimum surrender value is 87.5% at 3.00%, minus withdrawals not including amounts applied to pay an early withdrawal charge or negative market value adjustment.

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 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

SecureGain

Fixed annuity rates for MassMutual Ascend

| SecureGain 3 Rates effective 08/12/24 | Interest rate for initial 3-year term | Guar. min. |
|---|---------------------------------------|------------|
| Purchase payments \$100,000 and over | 3.50% | 3.00% |
| Purchase payments under \$100,000 | 3.05% | 3.00% |
| No MVA available in: AK and UT | | |
| Purchase payments \$100,000 and over | 3.20% | 3.00% |
| Purchase payments under \$100,000 | 3.00% | 3.00% |

| SecureGain 5 Rates effective 08/12/24 | Base rate | FY bonus | FY rate | Eff. yield | Guaranteed escalating rates | | | | Guar. min. |
|---|-----------|----------|---------|------------|-----------------------------|-------|-------|-------|------------|
| | | | | | Yr. 2 | Yr. 3 | Yr. 4 | Yr. 5 | |
| Purchase payments \$100,000 and over | 3.90% | 0.25% | 4.15% | 4.15% | 4.00% | 4.10% | 4.20% | 4.30% | 3.00% |
| Purchase payments under \$100,000 | 3.65% | 0.25% | 3.90% | 3.90% | 3.75% | 3.85% | 3.95% | 4.05% | 3.00% |
| No MVA available in: CT, IN, MN, MO and OH | | | | | | | | | |
| Purchase payments \$100,000 and over | 3.70% | 0.25% | 3.95% | 3.95% | 3.80% | 3.90% | 4.00% | 4.10% | 3.00% |
| Purchase payments under \$100,000 | 3.60% | 0.25% | 3.85% | 3.85% | 3.70% | 3.80% | 3.90% | 4.00% | 3.00% |

| SecureGain 7 Rates effective 08/12/24 | Base rate | FY bonus | FY 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 | 3.30% | 1.00% | 4.30% | 4.19% | 3.55% | 3.80% | 4.05% | 4.30% | 4.55% | 4.80% | 3.00% |
| Purchase payments under \$100,000 | 3.05% | 1.00% | 4.05% | 3.94% | 3.30% | 3.55% | 3.80% | 4.05% | 4.30% | 4.55% | 3.00% |
| No MVA available in: CT, IN, MN, MO and OH | | | | | | | | | | | |
| Purchase payments \$100,000 and over | 3.10% | 1.00% | 4.10% | 3.99% | 3.35% | 3.60% | 3.85% | 4.10% | 4.35% | 4.60% | 3.00% |
| Purchase payments under \$100,000 | 3.00% | 1.00% | 4.00% | 3.89% | 3.25% | 3.50% | 3.75% | 4.00% | 4.25% | 4.50% | 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 initial term. 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

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

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