

American Landmark

Fixed-indexed annuity rates for

MassMutual Ascend

American Landmark 3 Rates effective 9/21/2022	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	3.75%	3.65%	3.60%	3.50%
S&P 500 1-year point-to-point with cap	8.75%	8.50%	8.50%	8.25%
iShares U.S. Real Estate 1-year point-to-point with cap	9.50%	9.00%	9.00%	8.75%
iShares MSCI EAFE ETF 1-year point-to-point with cap	8.75%	8.50%	8.50%	8.25%

American Landmark 5 Rates effective 9/21/2022	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	4.25%	4.10%	4.00%	3.90%
S&P 500 1-year point-to-point with cap	10.50%	10.25%	9.50%	9.25%
S&P 500 5-year cap lock annual point-to-point with cap	8.25%	8.00%	7.25%	7.00%
iShares U.S. Real Estate 1-year point-to-point with cap	10.50%	10.25%	9.75%	9.25%
S&P 500 Risk Control 1-year point-to-point with par. rate	80%	75%	75%	70%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	85%	80%	75%	70%

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

American Legend 7 and Safe Return

Fixed-indexed annuity rates for

MassMutual Ascend

American Legend 7 Rates effective 9/21/2022	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	4.50%	4.40%	4.35%	4.25%
S&P 500 1-year point-to-point with cap	11.00%	10.75%	10.25%	10.00%
S&P 500 7-year cap lock annual point-to-point with cap	9.00%	8.75%	8.05%	7.80%
iShares U.S. Real Estate 1-year point-to-point with cap	11.00%	10.50%	10.00%	9.50%
S&P 500 monthly sum with cap	3.25%	3.00%	3.00%	2.75%
SPDR GLD 1-year point-to-point with cap	12.00%	11.50%	10.75%	10.50%
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%

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

Safe Return Rates effective 9/21/2022	Rates for all purchase payments	
Declared rate	3.00%	
S&P 500 1-year point-to-point with cap	6.50% cap	(3.00% bailout cap)
iShares U.S. Real Estate 1-year point-to-point with cap	7.00% cap	(3.00% bailout cap)
S&P 500 Risk Control 1-year point-to-point with par. rate	50%	(25% bailout rate)

Premier Income Bonus

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Premier Income Bonus Rates effective 9/21/2022	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	3.60%	3.50%	3.45%	3.35%
S&P 500 1-year point-to-point with cap	9.50%	9.25%	9.25%	9.00%
iShares U.S. Real Estate 1-year point-to-point with cap	10.25%	10.00%	10.00%	9.50%
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	70%	65%	65%	60%

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

SecureGain

Fixed annuity rates for

MassMutual Ascend

SecureGain 3 Rates effective 11/01/22	Interest rate for initial 3-year term	Guar. min.
Purchase payments \$100,000 and over	4.10%	1.00%
Purchase payments under \$100,000	3.95%	1.00%
No MVA available in: AK and UT		
Purchase payments \$100,000 and over	3.95%	1.00%
Purchase payments under \$100,000	3.80%	1.00%

SecureGain 5 Rates effective 11/01/22	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	4.45%	0.25%	4.70%	4.70%	4.55%	4.65%	4.75%	4.85%	1.00%
Purchase payments under \$100,000	4.30%	0.25%	4.55%	4.55%	4.40%	4.50%	4.60%	4.70%	1.00%
No MVA available in: CT, IN, MN, MO and OH									
Purchase payments \$100,000 and over	4.25%	0.25%	4.50%	4.50%	4.35%	4.45%	4.55%	4.65%	1.00%
Purchase payments under \$100,000	4.15%	0.25%	4.40%	4.40%	4.25%	4.35%	4.45%	4.55%	1.00%

SecureGain 7 Rates effective 11/01/22	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	3.95%	1.00%	4.95%	4.84%	4.20%	4.45%	4.70%	4.95%	5.20%	5.45%	1.00%
Purchase payments under \$100,000	3.75%	1.00%	4.75%	4.64%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	1.00%
No MVA available in: CT, IN, MN, MO and OH											
Purchase payments \$100,000 and over	3.75%	1.00%	4.75%	4.64%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	1.00%
Purchase payments under \$100,000	3.65%	1.00%	4.65%	4.54%	3.90%	4.15%	4.40%	4.65%	4.90%	5.15%	1.00%

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.

Product issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number P1138919NW, P1088011NW, P1088111NW and P1020203NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of MassMutual Ascend.