

American Landmark

Fixed-indexed annuity rates for MassMutual Ascend

American Landmark 3 Rates Effective: 3/21/2026	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	3.50%	3.40%	3.35%	3.25%
S&P 500 1-year point-to-point with cap	6.50%	6.00%	6.25%	5.75%
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	7.50%	6.75%	6.75%	6.50%
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.

American Landmark 5 Rates Effective: 3/21/2026	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%	7.50%	7.50%	7.25%
S&P 500 5-year cap lock annual point-to-point with cap	7.20%	6.75%	6.50%	6.25%
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	65%	60%	60%	55%
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.

American Legend 7 and Safe Return

Fixed-indexed annuity rates for MassMutual Ascend

American Legend 7 Rates Effective: 3/21/2026	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	9.00%	8.50%
S&P 500 7-year cap lock annual point-to-point with cap	7.25%	7.00%
iShares U.S. Real Estate 1-year point-to-point with cap	12.00%	11.00%
SPDR GLD 1-year point-to-point with cap	12.00%	11.25%
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	70%	65%
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	13.90%	13.40%

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

Additional purchase payments made on American Legend 7 No-MVA contracts issued on or before January 4, 2026 will receive different rates. Please contact our sales desk for additional information. Interest rate band is based on the total purchase payment amount.

Safe Return Rates Effective: 1/21/2026	Rates for all purchase payments	
Declared rate	4.25%	
S&P 500 1-year point-to-point with cap	6.75%	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	60%	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.

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.

SecureGain

Fixed annuity rates for MassMutual Ascend

SecureGain 3 Rates Effective: 3/2/2026	Interest rate for initial 3-year term
Purchase payments \$100,000 and over	3.95%
Purchase payments under \$100,000	3.60%

SecureGain 5 Rates Effective: 3/23/2026	Interest rate for initial 5-year term
Purchase payments \$100,000 and over	4.65%
Purchase payments under \$100,000	4.35%

SecureGain 7 Rates Effective: 3/23/2026	Interest rate for initial 7-year term
Purchase payments \$100,000 and over	4.70%
Purchase payments under \$100,000	4.40%

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.

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.

Index Protector 7 Rates effective: 11/21/2025	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%	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.