

American Landmark

Fixed-indexed annuity rates for MassMutual Ascend

American Landmark 3 Rates effective 03/21/26	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% cap	6.00% cap	6.25% cap	5.75% 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	7.50% cap	6.75% cap	6.75% cap	6.50% 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 03/21/26	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	7.20% cap	6.75% cap	6.50% cap	6.25% 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.

American Legend 7 and Safe Return

Fixed-indexed annuity rates for MassMutual Ascend

American Legend 7 Rates effective 05/21/26	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.05%	3.85%
S&P 500 1-year point-to-point with cap	8.75% cap	8.25% 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	13.75% cap	13.25% cap
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	13.65% cap	13.15% cap

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 01/21/26	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.

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

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



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