MassMutual Ascend

American Landmark

Fixed-indexed annuity rates for MassMutual Ascend

American Landmark 3 Rates Effective: 6/21/2026	MVA Rates	
	Purchase payments $150,000 and over	Purchase payments less than $150,000
Declared rate	3.50%	3.40%
S&P 500® 1-year point-to-point with cap	6.50%	6.00%
S&P 500® 1-year point-to-point with performance trigger	6.00%	5.75%
iShares U.S. Real Estate 1-year point-to-point with cap	7.00%	6.75%
iShares MSCI EAFE ETF 1-year point-to-point with cap	7.50%	6.75%
First Trust Barclays Edge Index 1-year point-to-point with participation rate	105%	100%
First Trust Barclays Edge Index 1-year point-to-point with 3-year participation rate lock	110%	105%

CA: Declared rate strategy not available.

American Landmark 5 Rates Effective: 6/21/2026	MVA Rates	
	Purchase payments $100,000 and over	Purchase payments less than $100,000
Declared rate	4.00%	3.80%
S&P 500® 1-year point-to-point with cap	8.00%	7.50%
S&P 500® 1-year point-to-point with performance trigger	6.90%	6.40%
S&P 500® 5-year cap lock annual point-to-point with cap	7.20%	6.75%
iShares U.S. Real Estate 1-year point-to-point with cap	9.25%	8.50%
S&P 500® Risk Control 1-year point-to-point with par. rate	65%	60%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	65%	60%
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%

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

Additional purchase payments made on American Landmark 3 and 5 No-MVA contracts issued on or before June 21, 2026 will receive different rates. Please contact our sales desk for additional information. Interest rate band is based on the total purchase payment amount.

MassMutual Ascend

American Legend 7 and Safe Return

Fixed-indexed annuity rates for MassMutual Ascend

American Legend 7 Rates Effective: 6/21/2026	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%	8.25%
S&P 500® 1-year point-to-point with performance trigger	7.10%	6.50%
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	13.75%	13.25%
First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock	13.65%	13.15%

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.

MassMutual Ascend

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: 8/24/2026	Interest rate for initial 5-year term
Purchase payments $100,000 and over	5.00%
Purchase payments under $100,000	4.70%

SecureGain 7 Rates Effective: 8/24/2026	Interest rate for initial 7-year term
Purchase payments $100,000 and over	5.05%
Purchase payments under $100,000	4.75%

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.