

Advantage 5 Advisory

Fixed annuity rates for MassMutual Ascend

Advantage 5 Advisory Rates effective 02/26/24	Interest rate for the 5-year term
Purchase payments \$250,000 and over	5.60%
Purchase payments under \$250,000	5.50%

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.

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, and S&P U.S. Retiree Spending Index: SPRETIRE, MSCI EAFE ETF: EFA.

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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:: MassMutual Ascend