

# American Landmark

## Fixed-indexed annuity rates for

MassMutual Ascend

| American Landmark 3<br>Rates effective 4/07/2023        | MVA Rates                            |                                       | No-MVA Rates<br>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   | 3.65%                                | 3.55%                                 | 3.50%                                       | 3.40%                                 |
| S&P 500 1-year point-to-point with cap                  | 8.00%                                | 7.75%                                 | 7.20%                                       | 6.95%                                 |
| iShares U.S. Real Estate 1-year point-to-point with cap | 8.70%                                | 8.45%                                 | 8.45%                                       | 7.95%                                 |
| iShares MSCI EAFE ETF 1-year point-to-point with cap    | 8.50%                                | 8.25%                                 | 8.25%                                       | 8.00%                                 |

| American Landmark 5<br>Rates effective 4/07/2023               | MVA Rates                            |                                       | No-MVA Rates<br>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  | 3.90%                                | 3.75%                                 | 3.75%                                       | 3.65%                                 |
| S&P 500 1-year point-to-point with cap                         | 8.25%                                | 8.00%                                 | 7.25%                                       | 7.00%                                 |
| S&P 500 5-year cap lock annual point-to-point with cap         | 7.75%                                | 7.50%                                 | 6.75%                                       | 6.50%                                 |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 8.75%                                | 8.50%                                 | 8.50%                                       | 8.00%                                 |
| 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 | 70%                                  | 65%                                   | 60%   | 55%                                   |

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

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 2.85%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 2.85% for contract duration. 1-year 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. The guaranteed minimum surrender value is 87.5% at 2.85%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates, caps and GMSV rates are 2.90%.

**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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Classification: General

# American Legend 7 and Safe Return

Fixed-indexed annuity rates for

MassMutual Ascend

| American Legend 7<br>Rates effective 4/07/2023                 | MVA Rates                            |                                       | No-MVA Rates<br>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%                                | 4.15%                                 | 4.10%                                       | 4.00%                                 |
| S&P 500 1-year point-to-point with cap                         | 9.00%                                | 8.75%                                 | 8.25%                                       | 8.00%                                 |
| S&P 500 7-year cap lock annual point-to-point with cap         | 7.80%                                | 7.55%                                 | 6.80%                                       | 6.55%                                 |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 9.50%                                | 9.00%                                 | 9.00%                                       | 8.50%                                 |
| SPDR GLD 1-year point-to-point with cap                        | 11.00%                               | 10.50%                                | 9.75%                                       | 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%                                   | 60%   | 55%                                   |

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

| Safe Return<br>Rates effective 12/21/2022                 | Rates for all purchase payments |                     |
|---|---------------------------------|---------------------|
| Declared rate   | 3.00%                           |                     |
| S&P 500 1-year point-to-point with cap                    | 5.50% cap                       | (3.00% bailout cap) |
| iShares U.S. Real Estate 1-year point-to-point with cap   | 6.50% cap                       | (3.00% bailout cap) |
| S&P 500 Risk Control 1-year point-to-point with par. rate | 45%                             | (25% bailout rate)  |

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, S&P U.S. Retiree Spending Index: SPRETIRE, and SPDR Gold Shares ETF: GLD.

**Minimum Guarantees:** The guaranteed minimum declared rate is 2.85%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 2.85% for contract duration. 1-year 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 Safe Return the guaranteed minimum surrender value is 100% at 2.85% less any withdrawals including early withdrawal charges and less an amount equal to the applicable early withdrawal charge rate multiplied by the account value. For American Legend 7 the guaranteed minimum surrender value is 87.5% at 2.85%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates, caps and GMSV rates are 2.90%.

**Additional Purchase Payments:** American Legend 7 accepts additional purchase payments for the life of the contract. Safe Return accepts additional purchase payments during the first two months 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 beyond the original rate window specified in the contract.

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Classification: General

# Premier Income Bonus

## Fixed-indexed annuity rates for

MassMutual Ascend

| Premier Income Bonus<br>Rates effective 3/07/2023              | MVA Rates                            |                                       | No-MVA Rates<br>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  | 4.35%                                | 4.25%                                 | 4.25%   | 4.10%                                 |
| S&P 500 1-year point-to-point with cap                         | 10.25%                               | 10.00%                                | 10.00%  | 9.75%                                 |
| iShares U.S. Real Estate 1-year point-to-point with cap        | 11.25%                               | 11.00%                                | 11.00%  | 10.50%                                |
| 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 | 75%                                  | 70%                                   | 70%   | 65%                                   |

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

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, S&P U.S. Retiree Spending Index: SPRETIRE.

**Minimum Guarantees:** The guaranteed minimum declared rate is 2.85%. 1-year point-to-point strategies with cap have a minimum cap guarantee of 2.85% for contract duration. 1-year 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 Premier Bonus and Premier Income Bonus, the guaranteed minimum surrender value is 87.5% at 2.85%, less withdrawals and applicable charges and adjustments. In WA, guaranteed minimum declared rates, caps and GMSV rates are 2.90%.

**Additional Purchase Payments:** Premier Bonus and Premier Income Bonus accept additional premium during the first two months 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 beyond the original rate window specified in the contract.

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# SecureGain

## Fixed annuity rates for

MassMutual Ascend

| <b>SecureGain 3</b><br>Rates effective 4/07/23 | <b>Interest rate<br/>for initial<br/>3-year term</b> | <b>Guar. min.</b> |
|--|--|-------------------|
| Purchase payments \$100,000 and over           | 4.10%  | 2.85%             |
| Purchase payments under \$100,000              | 3.95%  | 2.85%             |
| <b>No MVA available in: AK and UT</b>          |  |                   |
| Purchase payments \$100,000 and over           | 3.85%  | 2.85%             |
| Purchase payments under \$100,000              | 3.70%  | 2.85%             |

| <b>SecureGain 5</b><br>Rates effective 4/07/23    | <b>Base<br/>rate</b> | <b>FY<br/>bonus</b> | <b>FY<br/>rate</b> | <b>Eff.<br/>yield</b> | <b>Guaranteed escalating rates</b> |              |              |              | <b>Guar.<br/>min.</b> |
|---|----------------------|---------------------|--------------------|-----------------------|------------------------------------|--------------|--------------|--------------|-----------------------|
|   |                      |                     |                    |                       | <b>Yr. 2</b>                       | <b>Yr. 3</b> | <b>Yr. 4</b> | <b>Yr. 5</b> |                       |
| Purchase payments \$100,000 and over              | 4.25%                | 0.25%               | 4.50%              | 4.50%                 | 4.35%                              | 4.45%        | 4.55%        | 4.65%        | 2.85%                 |
| Purchase payments under \$100,000                 | 4.10%                | 0.25%               | 4.35%              | 4.35%                 | 4.20%                              | 4.30%        | 4.40%        | 4.50%        | 2.85%                 |
| <b>No MVA available in: CT, IN, MN, MO and OH</b> |                      |                     |                    |                       |                                    |              |              |              |                       |
| Purchase payments \$100,000 and over              | 3.95%                | 0.25%               | 4.20%              | 4.20%                 | 4.05%                              | 4.15%        | 4.25%        | 4.35%        | 2.85%                 |
| Purchase payments under \$100,000                 | 3.85%                | 0.25%               | 4.10%              | 4.10%                 | 3.95%                              | 4.05%        | 4.15%        | 4.25%        | 2.85%                 |

| <b>SecureGain 7</b><br>Rates effective 4/07/23    | <b>Base<br/>rate</b> | <b>FY<br/>bonus</b> | <b>FY<br/>rate</b> | <b>Eff.<br/>yield</b> | <b>Guaranteed escalating rates</b> |              |              |              |              |              | <b>Guar.<br/>min.</b> |
|---|----------------------|---------------------|--------------------|-----------------------|------------------------------------|--------------|--------------|--------------|--------------|--------------|-----------------------|
|   |                      |                     |                    |                       | <b>Yr. 2</b>                       | <b>Yr. 3</b> | <b>Yr. 4</b> | <b>Yr. 5</b> | <b>Yr. 6</b> | <b>Yr. 7</b> |                       |
| Purchase payments \$100,000 and over              | 3.65%                | 1.00%               | 4.65%              | 4.54%                 | 3.90%                              | 4.15%        | 4.40%        | 4.65%        | 4.90%        | 5.15%        | 2.85%                 |
| Purchase payments under \$100,000                 | 3.45%                | 1.00%               | 4.45%              | 4.34%                 | 3.70%                              | 3.95%        | 4.20%        | 4.45%        | 4.70%        | 4.95%        | 2.85%                 |
| <b>No MVA available in: CT, IN, MN, MO and OH</b> |                      |                     |                    |                       |                                    |              |              |              |              |              |                       |
| Purchase payments \$100,000 and over              | 3.35%                | 1.00%               | 4.35%              | 4.24%                 | 3.60%                              | 3.85%        | 4.10%        | 4.35%        | 4.60%        | 4.85%        | 2.85%                 |
| Purchase payments under \$100,000                 | 3.25%                | 1.00%               | 4.25%              | 4.14%                 | 3.50%                              | 3.75%        | 4.00%        | 4.25%        | 4.50%        | 4.75%        | 2.85%                 |

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. In WA, guaranteed minimum interest rates are 2.90%.

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