

American Freedom Classic

Fixed annuity rates for MassMutual Ascend

American Freedom Classic 3 Rates Effective: 5/5/2025	Interest rate for initial 3-year term
Purchase payments \$100,000 and over	4.75%
Purchase payments under \$100,000	4.50%

American Freedom Classic 5 Rates Effective: 3/21/2025	Interest rate for initial 5-year term
Purchase payments \$100,000 and over	5.00%
Purchase payments under \$100,000	4.75%

American Freedom Classic

Fixed annuity rates for MassMutual Ascend

American Freedom Classic 7 Rates Effective: 4/14/2025	Interest rate for initial 7-year term
Purchase payments \$100,000 and over	5.00%
Purchase payments under \$100,000	4.70%

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 2.80%.

State Availability and Variations

Products available in all states except NY.

Extended Care and Terminal Illness waivers not available.

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

Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under contract form number ICC24-P1172024NW. Contract form numbers and features may vary by state. All guarantees based on the claims-paying ability of MassMutual Ascend

This content does not apply in the state of New York.

AssuranceSelect Plus

Fixed-indexed annuity rates for MassMutual Ascend

AssuranceSelect 5 Plus Rates Effective: 3/21/2025	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.75%	4.50%
S&P 500 1-year point-to-point with cap	8.60%	8.10%
S&P 500 5-year cap lock annual point-to-point with cap	8.25%	7.75%
iShares U.S. Real Estate 1-year point-to-point with cap	11.00%	10.50%
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	75%	70%
SPDR Gold 1-year point-to-point with cap	11.25%	10.75%
First Trust Barclays Edge Index 1-year point-to-point with cap	13.60%	13.10%
First Trust Barclays Edge Index 1-year point-to-point with 5-year cap lock	13.00%	12.50%

AssuranceSelect Plus

Fixed-indexed annuity rates for MassMutual Ascend

AssuranceSelect 7 Plus Rates Effective: 3/21/2025	MVA Rates	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared rate	4.85%	4.60%
S&P 500 1-year point-to-point with cap	8.75%	8.25%
S&P 500 7-year cap lock annual point-to-point with cap	8.00%	7.50%
iShares U.S. Real Estate 1-year point-to-point with cap	11.10%	10.60%
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	75%	70%
SPDR Gold 1-year point-to-point with cap	11.50%	11.00%
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	13.35%	12.75%

State Availability and Variations

AssuranceSelect 5 Plus and AssuranceSelect 7 Plus available in all states except: NY

Contracts receive MVA rates but remain non-MVA.

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

Extended Care and Terminal Illness waivers not available.

AL, CO, IN, MA, NJ and OR: State-specific marketing materials required for certain products.

Minimum Guarantees: The guaranteed minimum declared rate is 2.80%. Point-to-point strategies with cap have a minimum cap guarantee of 2.80% for contract duration. Point-to-point strategies with participation rates 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 (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 2.80%. 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.

The interest rate band is based on the initial purchase payment amount and applies for the life of the contract.

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All guarantees based on the claims-paying ability of MassMutual Ascend

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