



MassMutual RetirePaySM

For New York Only

Rates are effective as of March 10, 2025

MassMutual RetirePay (RetirePay), is an optional living benefit available for an additional fee with the MassMutual EnvisionSM Variable Annuity. The following tables show the current withdrawal rates and lifetime guarantee rates for both single and joint life and are subject to change if a new MassMutual® Envision Rate Sheet Prospectus Supplement is issued prior to your contract issue date.

Please note that this rate guide is not a substitute for the MassMutual Envision Rate Sheet Prospectus

Supplement dated 03/10/2025. It must be accompanied or preceded by the current MassMutual Envision Rate Sheet Prospectus Supplement.

Please be sure to talk to your Financial Professional for more information and to ensure these are the current withdrawal rates and lifetime guarantee rates.

SINGLE LIFE WITHDRAWAL RATES:

		Full Contract Years from the RetirePay Issue Date										
		0	1	2	3	4	5	6	7	8	9	10+
Income Start Age	59½ – 61	4.35%	4.55%	4.75%	4.95%	5.15%	5.35%	5.55%	5.75%	5.95%	6.15%	6.35%
	62 – 66	5.00%	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%
	67 – 71	5.65%	5.85%	6.05%	6.25%	6.45%	6.65%	6.85%	7.05%	7.25%	7.45%	7.65%
	72 – 76	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%
	77 – 81	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	9.00%
	82 – 86			8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.15%	10.40%
	87 – 91								11.15%	11.35%	11.55%	11.80%
	92+											13.25%

*Can only be obtained by aging OR purchasing at max issue age 80 and deferring 12 full contract years

JOINT LIFE WITHDRAWAL RATES:

		Full Contract Years from the RetirePay Issue Date										
		0	1	2	3	4	5	6	7	8	9	10+
Income Start Age	59½ – 61	3.80%	4.00%	4.20%	4.40%	4.60%	4.80%	5.00%	5.20%	5.40%	5.60%	5.80%
	62 – 66	4.45%	4.65%	4.85%	5.05%	5.25%	5.45%	5.65%	5.85%	6.05%	6.25%	6.45%
	67 – 71	5.10%	5.30%	5.50%	5.70%	5.90%	6.10%	6.30%	6.50%	6.70%	6.90%	7.10%
	72 – 76	5.75%	5.95%	6.15%	6.35%	6.55%	6.75%	6.95%	7.15%	7.35%	7.55%	7.75%
	77 – 81	6.40%	6.60%	6.80%	7.00%	7.20%	7.40%	7.60%	7.80%	8.00%	8.20%	8.45%
	82 – 86			8.20%	8.40%	8.60%	8.80%	9.00%	9.20%	9.40%	9.60%	9.85%
	87 – 91								10.60%	10.80%	11.00%	11.25%
	92+											12.70%

*Can only be obtained by aging OR purchasing at max issue age 80 and deferring 12 full contract years

NOT FDIC/NCUA INSURED • NO BANK/CREDIT UNION GUARANTEE • MAY LOSE VALUE • NOT ISSUED BY ANY GOVERNMENT AGENCY • NOT A BANK/CREDIT UNION DEPOSIT OR OTHER OBLIGATION

Example: How to Calculate Your Annual Lifetime Benefit Amount

When you decide to receive your Annual Lifetime Benefit Amount, you will elect your Guaranteed Lifetime Withdrawal Date. On that date you will:

- 1 Find your age in the “Age Range” column. If you have a joint RetirePay version you will use the youngest covered person's age.
- 2 Find how many full contract years you’ve owned MassMutual Envision with RetirePay.
- 3 Locate the Withdrawal Rate where your “Age Range” meets your “Full Contract Years” on the table.
To calculate your Annual Lifetime Benefit Amount, multiply your Benefit Base by the Withdrawal Rate.
- 4 $\text{Benefit Base} \times \text{Withdrawal Rate} = \text{Annual Lifetime Benefit Amount}$

SINGLE LIFE WITHDRAWAL RATES:

		Full Contract Years from the RetirePay Issue Date										
		0	1	2	3	4	5	6	7	8	9	10+
Income Start Age	59½ – 61	4.35%	4.55%	4.75%	4.95%	5.15%	5.35%	5.55%	5.75%	5.95%	6.15%	6.35%
	62 – 66	5.00%	5.20%	5.40%	5.60%	5.80%	6.00%	6.20%	6.40%	6.60%	6.80%	7.00%
	67 – 71	5.65%	5.85%	6.05%	6.25%	6.45%	6.65%	6.85%	7.05%	7.25%	7.45%	7.65%
	72 – 76	6.30%	6.50%	6.70%	6.90%	7.10%	7.30%	7.50%	7.70%	7.90%	8.10%	8.30%
	77 – 81	6.95%	7.15%	7.35%	7.55%	7.75%	7.95%	8.15%	8.35%	8.55%	8.75%	9.00%
	82 – 86			8.75%	8.95%	9.15%	9.35%	9.55%	9.75%	9.95%	10.15%	10.40%
	87 – 91								11.15%	11.35%	11.55%	11.80%
	92+											13.25%

*Can only be obtained by aging OR purchasing at max issue age 80 and deferring 12 full contract years

- 4 For example, if you owned the contract for six full years and you are age 68 you would use 6.85% as your Withdrawal Rate.

Before purchasing MassMutual Envision, you should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity. For this and other information, obtain the MassMutual Envision prospectus from your registered representative. Please read the prospectus carefully before investing or sending money. You may also obtain the prospectuses (or summary prospectuses, if available) for the annuity's underlying investment choices from your registered representative or online at <https://www.MassMutual.com/funds>.

This product and/or certain features may not be available in all states.

MassMutual Envision (Contract Form #FPVDA21 and ICC21-FPVDA in certain states, including North Carolina) is a flexible premium deferred variable annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Variable annuities are offered through registered representatives of MML Investors Services, LLC, Springfield, MA 01111-0001 or a broker-dealer that has a selling agreement with MML Strategic Distributors, LLC, Springfield, MA 01111-0001.

Principal Underwriters: MML Investors Services, LLC (MMLIS), Member SIPC® (www.SIPC.org), and MML Strategic Distributors, LLC (MSD), are both Members FINRA (www.FINRA.org) and subsidiaries of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

