

# MassMutual Stable Voyage<sup>SM</sup>

A single premium, deferred fixed annuity that offers the stability of guaranteed interest rates and lifetime income options.

## Rates effective as of January 27, 2025

Purchases of \$100,000 or More

| GUARANTEED INTEREST RATE PERIOD | INTEREST RATE* | GROWTH OF \$100K** |
|---------------------------------|----------------|--------------------|
| 3 YEARS                         | 4.55%          | \$114,280          |
| 4 YEARS                         | 4.60%          | \$119,709          |
| 5 YEARS                         | 4.65%          | \$125,515          |
| 1 YEAR RENEWAL RATE             | 2.25%          | \$102,250          |

Purchases of Less than \$100,000

| GUARANTEED INTEREST RATE PERIOD | INTEREST RATE* | GROWTH OF \$10K** |
|---------------------------------|----------------|-------------------|
| 3 Years                         | 4.30%          | \$11,346          |
| 4 Years                         | 4.35%          | \$11,857          |
| 5 Years                         | 4.40%          | \$12,402          |
| 1 YEAR RENEWAL RATE             | 2.25%          | \$10,225          |

\* Interest rates are effective as of the date shown above and may change at any time.

\*\* Growth amounts assume no withdrawals are taken for the entire period.

For non-New York contracts – The MGIR for initial and renewal guarantee periods that begin on or before 06/30/2025 is 2.25%. The MGIR will be redetermined and may change at the beginning of each subsequent Guarantee Period. It will never be less than 1% or greater than 3%.

For New York contracts issued prior to 1/7/2019 – The MGIR for any renewal guarantee periods that begin on or before 06/30/2025 is 2.25%. The MGIR will be redetermined, and may change, at the beginning of each subsequent Guarantee Period, never to be less than 1% or greater than 3%.

For New York contracts issued on or after 1/7/2019 – The MGIR for any renewal guarantee periods that begin on or before 06/30/2025 is 2.25%. The MGIR will be redetermined, and may change, at the beginning of each subsequent Guarantee Period, never to be less than 1% or greater than 3%.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

MassMutual Stable Voyage [Contract Form #SPFA11.1; SPFA11.1-Rev; and ICC13- SPFA11.1 in some states including NC] is a single premium, fixed deferred annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

The product and/or features may not be available in all states or firms.

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



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