

∴ MassMutual

The Power of Patience

A Chart to Determine
Lifetime Guaranteed Rate

The advantage of MassMutual EnvisionSM with RetirePaySM lies within the power of patience. Discover what MassMutual Envision with RetirePay can do for those with the opportunity to wait.



While no one can predict the future, the flexibility of MassMutual EnvisionSM with RetirePaySM helps those who see themselves living and working longer in today's world. RetirePay offers income solutions with uncapped growth potential that aims to address these concerns.

Some types of annuities limit the potential you can earn. They allow some growth, but only up to a limit, often known as a "cap rate." A Variable Annuity is different in that there is no limit to your earnings in accordance with the performance of the underlying investments — they are "uncapped." The trade-off with a variable annuity is that there is no protection from market risk. When you elect RetirePay, your investment allocations are restricted so you may not experience the full risk or return potential of the market.

Income Age ● INCOME AGE – The age at which you start taking income

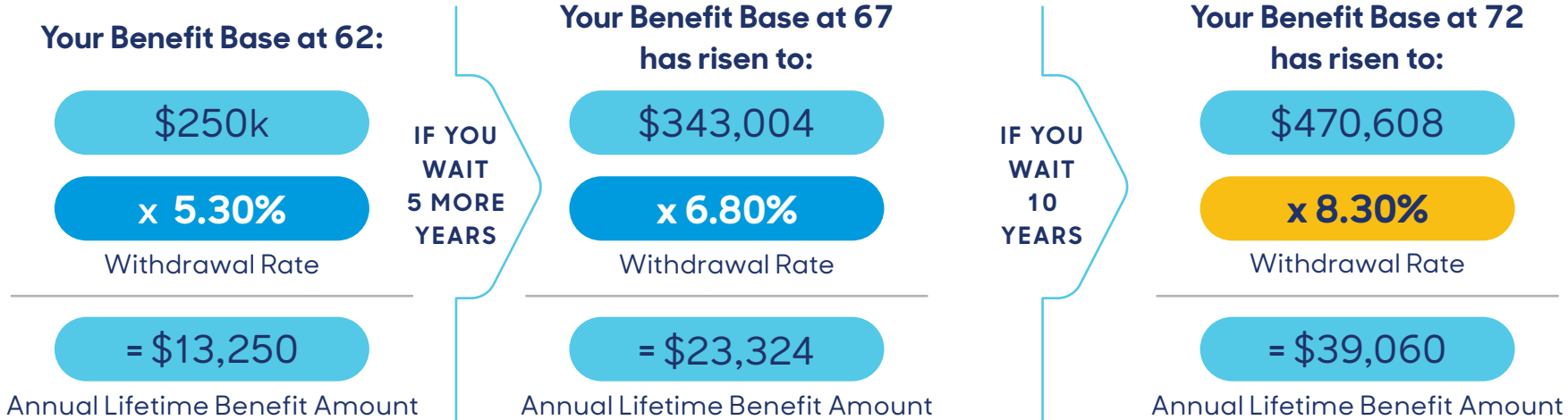
Rates are as of 03/10/2025

PURCHASE AGE The age at which you purchase a contract	Income Age																														
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
55	5.80%	6.00%	6.70%	6.90%	7.10%	7.30%	7.30%	7.80%	7.80%	7.80%	7.80%	7.80%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
56	5.60%	5.80%	6.50%	6.70%	6.90%	7.10%	7.30%	7.80%	7.80%	7.80%	7.80%	7.80%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
57	5.40%	5.60%	6.30%	6.50%	6.70%	6.90%	7.10%	7.80%	7.80%	7.80%	7.80%	7.80%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
58	5.20%	5.40%	6.10%	6.30%	6.50%	6.70%	6.90%	7.60%	7.80%	7.80%	7.80%	7.80%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
59	5.00%	5.20%	5.90%	6.10%	6.30%	6.50%	6.70%	7.40%	7.60%	7.80%	7.80%	7.80%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
60	4.80%	5.00%	5.70%	5.90%	6.10%	6.30%	6.50%	7.20%	7.40%	7.60%	7.80%	7.80%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
61		4.80%	5.50%	5.70%	5.90%	6.10%	6.30%	7.00%	7.20%	7.40%	7.60%	7.80%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
62			5.30%	5.50%	5.70%	5.90%	6.10%	6.80%	7.00%	7.20%	7.40%	7.60%	8.30%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
63	● Purchase Age		5.30%	5.50%	5.70%	5.90%	6.60%	6.80%	7.00%	7.20%	7.40%	8.10%	8.30%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
64				5.30%	5.50%	5.70%	6.40%	6.60%	6.80%	7.00%	7.20%	7.90%	8.10%	8.30%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
65					5.30%	5.50%	6.20%	6.40%	6.60%	6.80%	7.00%	7.70%	7.90%	8.10%	8.30%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
66						5.30%	6.00%	6.20%	6.40%	6.60%	6.80%	7.50%	7.70%	7.90%	8.10%	8.30%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
67							5.80%	6.00%	6.20%	6.40%	6.60%	7.30%	7.50%	7.70%	7.90%	8.10%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
68								5.80%	6.00%	6.20%	6.40%	7.10%	7.30%	7.50%	7.70%	7.90%	8.60%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
69									5.80%	6.00%	6.20%	6.90%	7.10%	7.30%	7.50%	7.70%	8.40%	8.60%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%
70										5.80%	6.00%	6.70%	6.90%	7.10%	7.30%	7.50%	8.20%	8.40%	8.60%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%

If you choose to wait to take your annual lifetime benefit amount, RetirePay could provide a significant increase in your withdrawal rates.

Let's assume your starting benefit base is \$250,000 when you purchase your contract at age 62. Over the years, your benefit base could increase due to positive market performance, assuming you didn't take any excess withdrawals.

In this example, your benefit base increases by a hypothetical rate of return of 6.53% until you reach age 72. If your contract value increases, your Benefit Base has the potential to step up to a higher amount automatically on each Contract Anniversary.



Let's assume that your benefit base never increases and remains at \$250,000. Keep in mind, as long as you do not take excess withdrawals, this value will never drop below what you paid when you purchased your contract.

At Age 62

Benefit Base

Withdrawal Rate

\$250k

x

5.30%

= \$13,250 Annual Lifetime Benefit Amount

You could choose to start taking your Annual Lifetime Benefit Amount immediately, however...

IF YOU
WAIT 5 MORE
YEARS

At Age 67

Benefit Base

Withdrawal Rate

\$250k

x

6.80%

= \$17,000 Annual Lifetime Benefit Amount

...even with no growth to your benefit base, your Annual Lifetime Benefit Amount can still increase as your withdrawal rate rises the longer you choose to wait.

IF YOU
WAIT 10
YEARS

At Age 72

Benefit Base

Withdrawal Rate

\$250k

x

x 8.30%

= \$20,750 Annual Lifetime Benefit Amount

That's the power of patience.

Postponing withdrawals may positively impact the Annual Lifetime Benefit Amount (e.g., because of higher Withdrawal Rates when you are older). However, if you postpone taking withdrawals, you may limit the value of this feature because your remaining life expectancy shortens as you age.

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MAY LOSE VALUE • NOT INSURED BY ANY GOVERNMENT AGENCY •
NOT A BANK/CREDIT UNION DEPOSIT OR OTHER OBLIGATION**

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

MassMutual Envision with RetirePay offers income beginning when the youngest covered person reaches age 59½. This table is designed to provide an overview of the withdrawal rate at different ages and lengths of deferral but does not include all possible ages and deferrals. This table 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. MassMutual Envision with RetirePay can be purchased at other ages not shown in this chart.

The information within has not been tailored for any individual. 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 www.MassMutual.com/envision.

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.

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