.... MassMutual

MassMutual Premier VoyagesM

A fixed deferred annuity that offers the flexibility you need.

MassMutual Premier Voyage offers you the flexibility to add additional money to your contract. At the end of each guarantee period, you can make a subsequent payment, effective on the renewal date, if you elect a new multi-year guarantee period.

The advantages of making subsequent payments include:

- Flexibility to add as little as \$10,000 and up to \$2.5 million
- Asset consolidation into one contract, making it easier to set goals, keep track of investments, and stick to your strategy
- The potential to receive higher interest rates

Even more flexibility. If your situation changes, you have 10 calendar days to cancel any subsequent purchase payment.

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

MassMutual...

Helping you secure what matters most.

STRONG FINANCIAL STRENGTH RATINGS¹

A++ Superior A.M. Best Company

AA+ Very Strong Fitch Ratings AA+ Very Strong Standard & Poor's

Aa3 High Quality Moody's Investors Service

Contact a financial professional to learn more.

¹ Financial strength ratings for MassMutual and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, are as follows: A.M. Best Company, A++ (Superior); Fitch Ratings, AA+ (Very Strong); Moody's Investors Service, Aa3 (High Quality); and S&P Global Ratings, AA+ (Very Strong). Ratings are current as of April 1, 2023 and are subject to change.

Any guarantees explicitly referenced herein are based on the claims-paying ability of the issuing insurance company.

This material does not constitute a recommendation to engage in or refrain from a particular course of action.

The information within has not been tailored for any individual.

MassMutual Premier VoyageSM (Contract Form #FPFA22-PV, and ICC22-FPFA-PV in some states including NC) is a fixed annuity deferred contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

