

# MassMutual RetireEase<sup>SM</sup>

Consistent retirement income you can count on.

## Monthly income payments and annual cash flow<sup>1</sup>

\$100,000 purchase payment effective January 13, 2025

ISSUE AGE	LIFE WITH 10 YEAR PERIOD CERTAIN <sup>2</sup>		LIFE WITH CASH REFUND <sup>3</sup>	
<b>MALE</b>				
55	\$533.06	6.4%	\$522.17	6.3%
60	\$566.72	6.8%	\$554.62	6.7%
65	\$613.06	7.4%	\$595.95	7.2%
70	\$671.34	8.1%	\$655.23	7.9%
75	\$760.15	9.1%	\$743.58	8.9%
<b>FEMALE</b>				
55	\$515.52	6.2%	\$507.92	6.1%
60	\$545.67	6.5%	\$537.34	6.4%
65	\$587.66	7.1%	\$574.99	6.9%
70	\$641.35	7.7%	\$629.70	7.6%
75	\$726.41	8.7%	\$711.25	8.5%
<b>JOINT</b>				
55	\$485.23	5.8%	\$484.68	5.8%
60	\$507.74	6.1%	\$509.67	6.1%
65	\$540.85	6.5%	\$541.51	6.5%
70	\$584.95	7.0%	\$590.33	7.1%
75	\$661.00	7.9%	\$661.53	7.9%

This hypothetical example is for illustrative purposes only. Income payments are based on rates effective January 13, 2025. Rates are subject to change. Actual payments will vary based upon your age, gender and rates in effect when the contract is issued. Other annuity options are available.

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

Annual % Cash Flow: The sum of 12 monthly fixed income annuity payments expressed as a percentage of the original \$100,000 premium payment. The percentage is similar to a withdrawal rate. Annual cash flow percentages are based on the contract issue age and annuity option elected.

\* All guarantees are subject to the claims paying ability of the insurer.

- 1 \$100,000 purchase premium and age use current date.
- 2 Life with Period Certain: If the annuitant(s) dies before the end of the period selected, the beneficiary receives any remaining payments in the guarantee period.
- 3 Cash refund death benefit: If the annuitant(s) dies before receiving payments that total the initial premium amount, the beneficiary receives in a lump sum the difference of the premium amount and total payments paid to the annuitant(s)

**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 RetireEase<sup>SM</sup> is not a Medicaid-friendly immediate annuity. Please do not use MassMutual RetireEase<sup>SM</sup> in conjunction with Medicaid planning.

MassMutual RetireEase<sup>SM</sup> [Contract Form #SPIA05; SPIA05(NC)] is a single premium immediate fixed annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

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.

