

# 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 October 15, 2017

Looking for stability on the way to retirement?

- Predictability – interest rates are guaranteed for the entire period
- Certainty – the ability to plan exactly how much your contract value will grow
- Higher interest rate potential for contract values over \$100K at purchase or renewal
- Tax-deferred growth
- Lifetime income options

MassMutual's financial strength ratings<sup>1</sup> are among the highest in the industry:

- A.M. Best Company, A++ (Superior)
- Fitch Ratings, AA+ (Very Strong)
- Moody's Investors Service, Aa2 (Excellent)
- Standard & Poor's AA+ (Very Strong)

<sup>1</sup> Ratings are as of October 15, 2017 for Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company and MML Bay State Life Insurance Company and are subject to change.

Purchases of Less than \$100,000		
Guaranteed Interest Rate Period	Interest Rate*	Growth of \$10K**
5 years	1.75%	\$10,906
7 years	1.80%	\$11,330
9 years	1.85%	\$11,794
1 Year Renewal Rate	1.00%	\$10,100

Purchases of \$100,000 or More		
Guaranteed Interest Rate Period	Interest Rate*	Growth of \$100K**
5 years	2.00%	\$110,408
7 years	2.05%	\$115,263
9 years	2.10%	\$120,568
1 Year Renewal Rate	1.00%	\$101,000

\* Interest rates are effective as of the date shown above and may change at any time. New money rates generally change on the 1st and the 15th of each month.

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

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<sup>SM</sup> [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 certain features may not be available in all states.

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



We'll help you get there.®