

Rates are decreasing for the **LEGEND 7** on the below **effective February 21, 2026**. Please see the [rate chart](#) for more details.

Retail FIA Changes	New Rate Effective 2/21/26
Legend 7 LB-PTP (1 year)	8.50
Legend 7 HB-PTP (1 year)	9.00
Legend 7 Non-MVA LB-PTP (1 year)	8.25
Legend 7 Non-MVA HB-PTP (1 year)	8.50
Legend 7 LB-PTPG7 (cap lock)	6.75
Legend 7 HB-PTPG7 (cap lock)	7.00
Legend 7 Non-MVA LB-PTPG7 (cap lock)	6.25
Legend 7 Non-MVA HB-PTPG7 (cap lock)	6.50
Legend 7 LB-BARC (Barclays 1yr)	13.50
Legend 7 HB-BARC (Barclays 1yr)	14.00
Legend 7 Non-MVA LB-BARC (Barclays 1yr)	13.00
Legend 7 Non-MVA HB-BARC (Barclays 1yr)	13.25
Legend 7 LB-BARCG7 (Barclays cap lock)	13.40
Legend 7 HB-BARCG7 (Barclays cap lock)	13.90
Legend 7 Non-MVA LB-BARCG7 (Barclays cap lock)	12.75
Legend 7 Non-MVA HB-BARCG7 (Barclays cap lock)	13.00

Cash with Application/Wire

In order to receive the higher rate:

- **Paper applications** must be **signed** by Friday, February 20, 2026. Please note that paperwork and funds must be received by MassMutual Ascend within seven calendar days of the application sign date.
- **Electronic applications** must be **submitted** by Friday, February 20, 2026. Paperwork and funds must be received by MassMutual Ascend within seven calendar days of the date the application was submitted.

Transfers and Rollovers

In order to receive the higher rate:

- **Paper applications** must be **signed** by Friday, February 20, 2026 and received by MassMutual Ascend within seven calendar days of the application signed date.
- **Electronic applications** must be **submitted** by February 20, 2026 and received by MassMutual Ascend within seven calendar days of the date the application was submitted.

Please refer to the table below for guidance on when funds must be received in order to receive the higher rate:

Paper App Signed/Electronic App Submitted:	Funds must be received by 5.00 p.m. ET on:
On or before December 20, 2025	February 20, 2026
December 21, 2025 – January 6, 2026	March 6, 2026

Paper App Signed/Electronic App Submitted:	Funds must be received by 5.00 p.m. ET on:
January 7, 2026 – January 20, 2026	March 20, 2026
January 21, 2026 – February 6, 2026	April 6, 2026
February 7, 2026 – February 20, 2026	April 20, 2026

Thanks,

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