

# Premier Income Bonus

A fixed-indexed annuity with a built-in income rider and a market value adjustment from MassMutual Ascend Life Insurance Company





Photo submitted by **Louis** from **Pennsylvania**,  
valued annuity customer since **2021**.

# Confidently plan for your future with the Premier Income Bonus

When you envision a future that fulfills you, maybe you see yourself traveling, cooking, spending time with family or discovering a new hobby. Whatever it is, our goal is to help you navigate your future with confidence.

## THE PREMIER INCOME BONUS FIXED-INDEXED ANNUITY OFFERS:



### Growth opportunity

You can allocate your money to interest strategies that may help you accumulate additional savings.



### Protection from loss

Regardless of market conditions, you won't lose the money you contribute to your annuity unless you take a withdrawal or surrender your annuity during its early withdrawal charge period.



### Guaranteed income with a rider

When you're ready to turn the money you've accumulated in your annuity into guaranteed income, you can select from a variety of options, including payments that will last for the rest of your life.



### Tax treatment that allows faster growth

You don't pay taxes on the interest your annuity earns until you start receiving payments or take a withdrawal. That means your money can grow at a faster rate than it would in a taxable product.

# Annuity basics

An annuity is a financial product that's designed to protect and grow your money, and then provide a stream of guaranteed income.

## HERE'S HOW IT WORKS:



You purchase an annuity by making a payment to an insurance company.



Your annuity can grow in value over time.



When you're ready to start receiving income, your annuity can be turned into a steady stream of payments.



Other than pensions,  
annuities are the only products that  
provide guaranteed lifetime income.

# Choose how you want your money to grow

A fixed-indexed annuity protects your principal, locks in your earnings and guarantees your annuity values will not fall below a minimum value.

**Principal protection:** Offers the unique opportunity to earn interest based on market performance without the risk of market loss. The money you contribute to your annuity cannot be lost unless you take a withdrawal or surrender your annuity during the early withdrawal charge period.

**Locked-in earnings:** Any interest credited to your annuity is locked in and protected from market declines. This means if your account value increases, you can rest assured it will not decrease due to market performance.

**Guaranteed minimum surrender value:** The amount payable to you if you surrender your annuity will never be less than the Guaranteed Minimum Surrender Value (GMSV). The GMSV includes interest that is credited daily at a fixed rate set out in your annuity. This means in certain situations when your annuity earns no interest due to flat or declining index performance, the amount payable upon surrender may still be greater than the amount of money you contributed to your annuity.



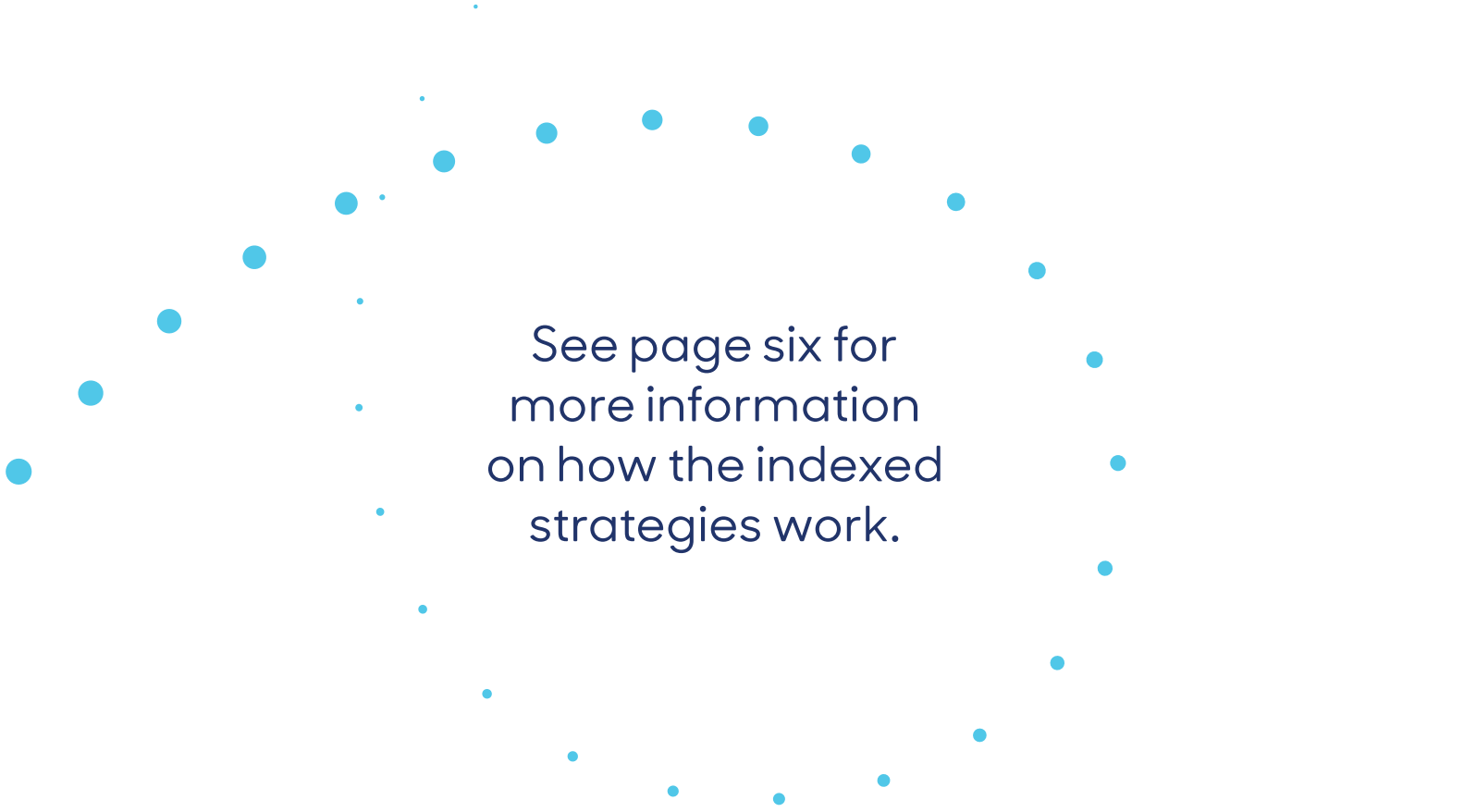
Fixed-indexed annuities offer multiple interest strategies to help you build your savings.

A fixed-indexed annuity has two phases – an accumulation phase and an income phase. During the accumulation phase, the money you contribute to your annuity can earn interest tied to positive market performance. During the income phase, the money you’ve earned in your annuity can be turned into a stream of income payments.

We offer two types of strategies during the accumulation phase:

- A **declared rate strategy** allows you to grow your money at a fixed interest rate that is set at the beginning of each term.
- **Indexed strategies** offer you the unique opportunity to earn interest based, in part, on market performance without the risk of market loss.

You have the flexibility to choose the strategies that are right for you. We know your needs may change over time, so you can revisit your strategy selections at the end of each term.



See page six for  
more information  
on how the indexed  
strategies work.

# Indexed strategies offer growth opportunity that's tied to market performance

Money in an indexed strategy earns interest based on positive market performance. Interest is credited on the last day of each term year and is **guaranteed to never be less than 0%**.

The Premier Income Bonus<sup>®</sup> offers point-to-point indexed strategies, some with cap lock.

A **point-to-point strategy** compares the closing value of an index – such as the S&P 500<sup>®</sup> – at the end of a term to the closing value on the first day of the term. If the result is positive, interest is credited. If the result is negative or flat, the credited interest rate is 0%.

A **point-to-point with cap lock strategy** locks in your cap – or your maximum earning potential – for the duration of the cap lock period.

The amount of interest credited at the end of the term year is limited by either a cap or a participation rate.

- A **cap** is the maximum interest rate that will be credited for a term year.
- A **participation rate** is the percentage of a positive index change that will be credited for a term year.

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Any interest credited to your account value is locked in at the end of each term year and cannot be lost due to future market performance.

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# Indexed strategies also keep your money protected from market declines

Not only do indexed strategies provide the opportunity to earn interest based on market growth, but they keep your money protected in the event of market declines.

When index performance is positive, interest is credited to your annuity and it's locked in. This means, your annuity cannot lose value due to future market performance.

On the other hand, if index performance is negative, you won't lose money. But, you can still earn interest during future terms. Let's take a look at how it works.



## YEAR 1

Index performance is positive.

Your annuity earns interest that is locked in and protected from future index declines.

## YEAR 2

Index performance is negative.

Your principal and earnings remain protected, leaving your account value unchanged.

## YEAR 3

The index begins to recover.

Your annuity earns interest, even though the index has not made up its previous loss.

The example above is for illustrative purposes only. It does not reflect actual index performance.

# Maximize your income potential

The Premier Income Bonus features a rider benefit base that is used to calculate your rider income payments. It starts with your purchase payments and increases by a rider bonus and rollup credits.

## Rider bonus

The rider benefit base receives a bonus equal to 6% of all purchase payments.

## Rollup credits

At the end of each year during the rollup period, your benefit base will increase by 6% of all of the purchase payments that we receive from you. The amount added to your benefit base is referred to as a rollup credit. The maximum rollup period is 10 years. Rollup credits are subject to limitations set out in the rider.

# Receive guaranteed income for life

When you're ready to start receiving rider income payments, you can select from two different income options. Both options provide a guaranteed stream of income for life. Income payments may begin at any time, as long as you meet the age requirements.

## Single lifetime income

This option guarantees income payments for your lifetime. You must be at least age 55 when income payments begin.

## Joint lifetime income

Income payments are guaranteed for the joint lifetimes of you and your spouse, or legally recognized domestic partner. You both must be at least age 55 on the income start date, and the younger age will be used to determine the income percentage.

## Calculating your income payment

To determine the maximum amount of your annual income payments, we multiply your benefit base by your income percentage.

- The income percentage is based on age and the income options that you select.

- The income percentage is locked in once payments begin.

- Your income percentage increases 0.10% each year you wait to start payments until it reaches 7.5% for single lifetime income and 6.5% for joint lifetime income.

MAXIMUM INCOME PERCENTAGE TABLE		
Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
60	4.5%	3.5%
65	5.0%	4.0%
66	5.1%	4.1%
67	5.2%	4.2%
68	5.3%	4.3%
69	5.4%	4.4%
70	5.5%	4.5%
71	5.6%	4.6%
72	5.7%	4.7%
73	5.8%	4.8%
74	5.9%	4.9%
75	6.0%	5.0%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%

If joint lifetime, use the age of the younger spouse (or domestic partner).

You may forgo a rider income payment in any year, but that income payment may not be carried over to the next year. The total income amount that can be taken in a year will never be less than any applicable required minimum distribution.

# Case study: Learn from Sarah

To understand how the Premier Income Bonus offers guaranteed income, consider Sarah in the hypothetical example below.

## About Sarah

- She is 57 years old and plans to retire in 10 years.
- She wants to supplement her Social Security income to maintain her current lifestyle.
- Her biggest fear is outliving her money.

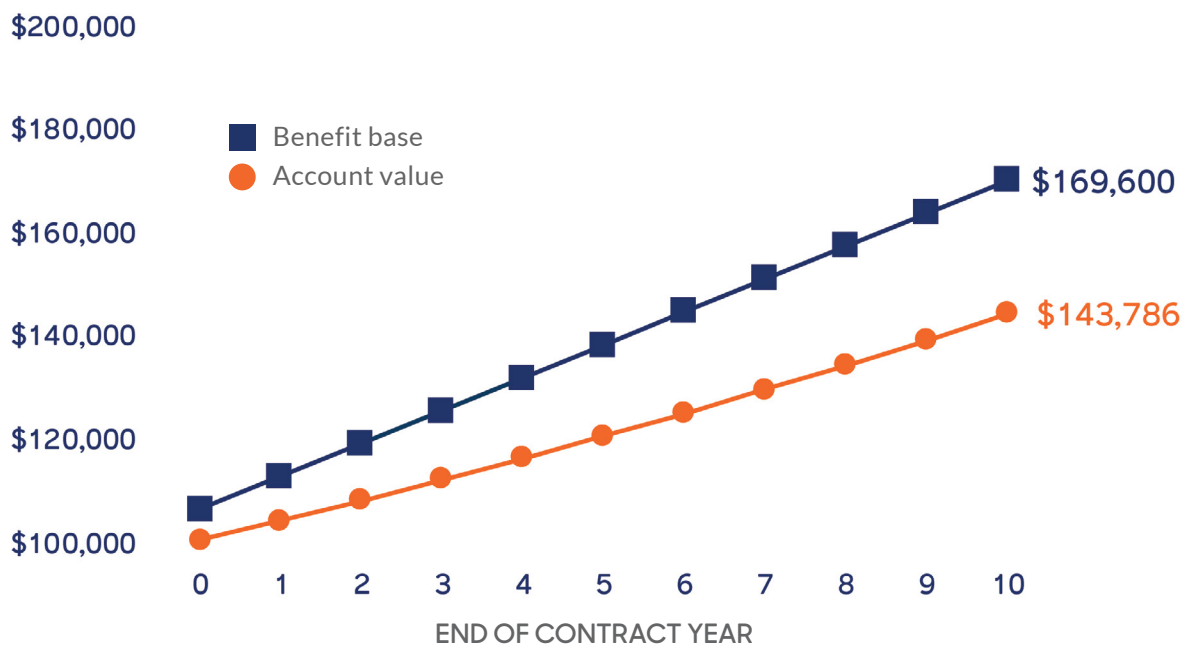
## Finding an income solution

Sarah purchases a Premier Income Bonus annuity with a \$100,000 purchase payment. See how she receives guaranteed growth and lifetime income.



### Step 1: Sarah's benefit base grows

Sarah's benefit base immediately receives a 6% bonus, and rollup credits are applied to the benefit base during the 10-year rollup period. At the end of this period, Sarah's benefit base has grown to **\$169,600** because she did not take any withdrawals or income payments.



Example assumes no withdrawals are taken, a 6% rollup bonus and a 6% simple interest rollup credit. Account value assumes a 5% annual growth rate and a 1.15% annual rider charge. If the benefit base received the minimum rider bonus of 2% and grew at the minimum rollup percentage of 2%, the benefit base would have grown to \$122,400.

### Step 2: Sarah decides to take income payments

At age 67 (at the end of contract year 10), Sarah chooses to start taking income payments on an annual basis.

### Step 3: Sarah's income percentage is determined

Her income percentage is set at 5.2% based on her age (67) and selected income option (single lifetime income).

### Step 4: Sarah receives income for life

Based on her benefit base (\$169,600) and income percentage (5.2%), Sarah will receive **\$8,819** ( $169,600 \times 5.2\%$ ) each year for the rest of her life **even if her account value is depleted**.

# It's important to consider your liquidity needs

The Premier Income Bonus is intended to be a long-term product. However, you will have access to a portion of your money each year with penalty-free withdrawals, which are deducted from your account value.

During the first contract year, you may withdraw up to 10% of your purchase payments. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn.

It's important to note withdrawals in excess of this amount may be subject to early withdrawal charges and a market value adjustment. Early withdrawal charges and market value adjustments end after seven years.

## **Impact of withdrawals on your rider benefits**

Your benefit base will accumulate rollup credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution. Your benefit base will be reduced for withdrawals taken before rider income payments begin. After income payments have begun, your benefit base will also be reduced for any withdrawals that are greater than the rider payment amount. See the rider for complete details.

# MassMutual Ascend

## Taking financial futures above and beyond

At MassMutual Ascend, we are committed to going above and beyond – so when it comes to your financial future, the impossible feels possible.

As a leading provider of annuities, we see our products as more than just contracts. Our annuities are transparent and easier to understand, so you always know what to expect.

Our “A++” rating by AM Best follows more than 40 consecutive years of an “A” or higher rating. This means you can have confidence knowing we’ll be here when you need us. We are a wholly owned subsidiary of MassMutual, one of the largest life insurance companies in the U.S., founded in 1851.

And finally, everything we do is rooted in a culture of service. From our people to our technology, we strive to always provide you with what you need, when you need it.

The status quo isn’t a status we ever want. At MassMutual Ascend, we’ll always be in pursuit of better – so you can navigate your future with confidence.

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**Learn more at [MassMutualAscend.com](https://www.massmutualascend.com).**

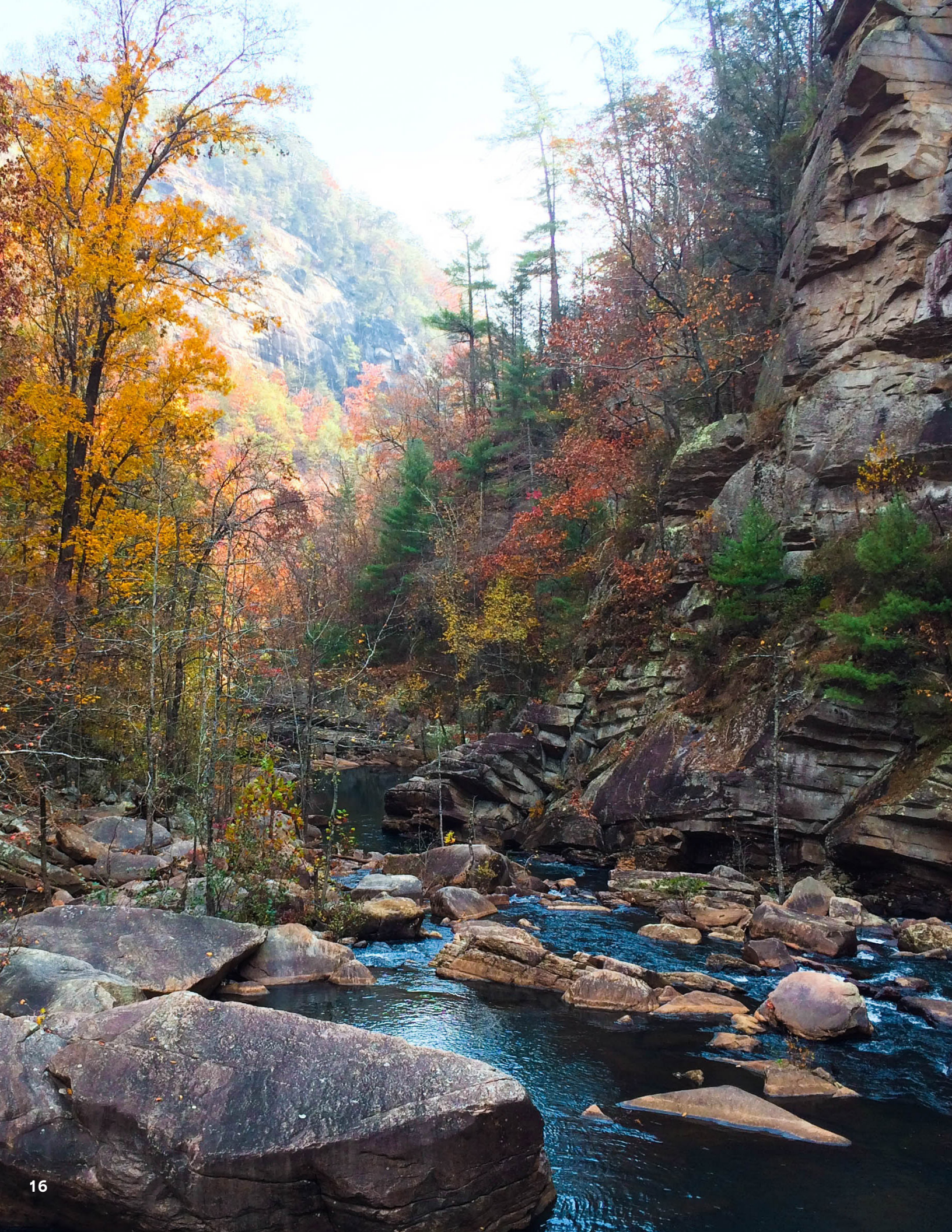
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# Premier Income Bonus features

<b>ISSUE AGES</b>	40 - 85 (qualified and non-qualified)
<b>PURCHASE PAYMENTS</b>	You can purchase this annuity with an initial purchase payment of \$10,000 or more. You can add to your annuity during the first two contract months with additional purchase payments of at least \$2,000.
<b>INTEREST STRATEGIES</b>	<ul style="list-style-type: none"> <li>• Declared rate</li> <li>• S&amp;P 500® 1-year point-to-point with cap</li> <li>• S&amp;P 500 Risk Control 1-year point-to-point with participation rate</li> <li>• S&amp;P U.S. Retiree Spending 1-year point-to-point with participation rate</li> <li>• iShares U.S. Real Estate 1-year point-to-point with cap</li> <li>• First Trust Barclays Edge Index 1-year point-to-point with cap</li> <li>• First Trust Barclays Edge Index 1-year point-to-point with 7-year cap lock</li> </ul> <p><i>Available strategies may vary by state and by distribution.</i></p>
<b>TERM</b>	<ul style="list-style-type: none"> <li>• A term is the period over which interest is calculated for an indexed strategy. Indexed strategies available on this product offer one-year terms. You may reallocate funds among available strategies at the end of each one-year term.</li> <li>• The First Trust Barclays Edge Index 1-Year Point-To-Point with 7-Year Cap Lock strategy has seven one-year terms. The cap is locked in for all seven one-year terms. This strategy may only be selected during the first contract year. At the end of each one-year term, the ending value of this strategy may be applied to a new term of this strategy. No other amounts may be applied. At the end of each one-year term, you may also reallocate funds held in this strategy among other available strategies. Funds held in the strategy at the end of the seventh one-year term are automatically applied to the First Trust Barclays Edge Index 1-year point-to-point with cap strategy unless you elect otherwise.</li> <li>• Interest, if any, is credited on the last day of each term year on all indexed strategies.</li> </ul>
<b>BUILT-IN RIDER</b>	Includes built-in income rider with a 6% rider bonus, 6% rollup rate and 10-year rollup period. You may take income payments at any time (if age 55 or older).
<b>RIDER CHARGES</b>	<p>An annual rider charge of 1.15% will be taken at the end of each contract year. The charge is based on your benefit base and is deducted from your account value. It will be waived once your account value reaches zero due to income payments and rider charges. If you surrender the contract or terminate the rider, a prorated rider charge will apply at that time.</p> <p>The rider charge may increase upon a reset, a withdrawal that is more than your annuity's free withdrawal allowance or a required minimum distribution, or a permitted transfer of your contract before income payments begin.</p>
<b>RIDER RESETS</b>	Before you begin taking rider income payments, if your annuity's account value exceeds your benefit base, you can choose to reset your benefit base to the account value. You may do this on any contract anniversary. If you choose to reset these amounts, a new rollup period will begin and the rider charge may increase.



<b>PENALTY-FREE CONTRACT WITHDRAWALS</b>	During the first contract year, you may withdraw up to 10% of your purchase payments. After the first contract year, 10% of the account value on the most recent contract anniversary may be withdrawn. Amounts withdrawn in excess of the penalty-free withdrawal allowance may be subject to early withdrawal charges and a market value adjustment.																		
<b>EARLY WITHDRAWAL CHARGES</b>	<p>During the first seven contract years, an early withdrawal charge starting at 6% is applied to surrenders and withdrawals that exceed the 10% penalty-free amount. All charges end after seven years.</p> <table border="1" data-bbox="397 527 1281 604"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Early withdrawal charge</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>3%</td> <td>3%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table>	Contract year	1	2	3	4	5	6	7	8+	Early withdrawal charge	6%	5%	4%	3%	3%	3%	3%	0%
Contract year	1	2	3	4	5	6	7	8+											
Early withdrawal charge	6%	5%	4%	3%	3%	3%	3%	0%											
<b>MARKET VALUE ADJUSTMENT</b>	A market value adjustment (MVA) will also apply if you surrender your contract during the first seven years. The MVA is calculated by comparing the value of a specific index at the time we receive each purchase payment to the value of the index when you choose to surrender your contract. This can result in an increase to your surrender value during a period of decreasing rates, or a decrease to your surrender value during a period of increasing rates. The MVA will also apply to withdrawals in excess of the 10% free-withdrawal allowance during the first seven contract years.																		
<b>GUARANTEED MINIMUM SURRENDER VALUE</b>	<p>The amount payable to you if you surrender your contract will never be less than the Guaranteed Minimum Surrender Value (GMSV). The GMSV is based on 87.5% of your purchase payments, plus interest credited daily at a guaranteed minimum interest rate. Ask your financial professional for the rate that will apply to your contract.</p> <p>This means, in certain situations when your contract earns no interest due to flat or declining index performance, the amount payable upon surrender may still be greater than the amount of money you contributed to your annuity. It's important to remember the GMSV is reduced by prior withdrawals, including applicable early withdrawal charges and market value adjustments.</p> <p>The GMSV will not be less than the minimum values required by the state in which your annuity is issued.</p>																		
<b>INCLUDED WAIVER RIDERS</b>	<p><b>Extended care waiver rider:</b> After the first contract year, if you are confined to a nursing home or long-term care facility for at least 90 consecutive days, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge.</p> <p><b>Terminal illness waiver rider:</b> After the first contract year, if you are diagnosed by a physician as having a terminal illness, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. A terminal illness is defined as having a prognosis of survival of 12 months or less, or a longer period as required by state law.</p> <p><i>Extended care and terminal illness waiver riders are not available in Massachusetts. In California, the Extended Care Waiver Rider has been replaced with the Waiver of Early Withdrawal Charges for Facility Care or Home Care or Community-Based Services Rider, which provides for a waiver of early withdrawal charges under an expanded variety of circumstances.</i></p>																		
<b>DEATH BENEFIT</b>	<p><b>Before rider income payments begin:</b> If your contract has a successor owner, the rider continues and the successor owner becomes the "Insured" for purposes of income payments. If no successor owner, the rider terminates and the contract's death benefit is payable.</p> <p><b>After rider income payments begin:</b> If your contract has a successor owner and the single lifetime income option is in effect, the rider terminates. If the joint lifetime income option is in effect, rider income payments continue. If no successor owner, the rider terminates and the contract's death benefit is payable.</p>																		



The S&P 500 Risk Control 10% Index refers to the S&P 500 Average Daily Risk Control 10% USD Price Return Index. For more information, visit [US.SPIndices.com](http://US.SPIndices.com) and search keyword SPXAV10P. For more information on the S&P U.S. Retiree Spending Index, visit [US.SPIndices.com](http://US.SPIndices.com) and search keyword SPRETIRE. For more information on the iShares U.S. Real Estate ETF, visit [iShares.com](http://iShares.com) and search ticker symbol IYR.

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