

Take control of your financial legacy with the inheritance enhancer

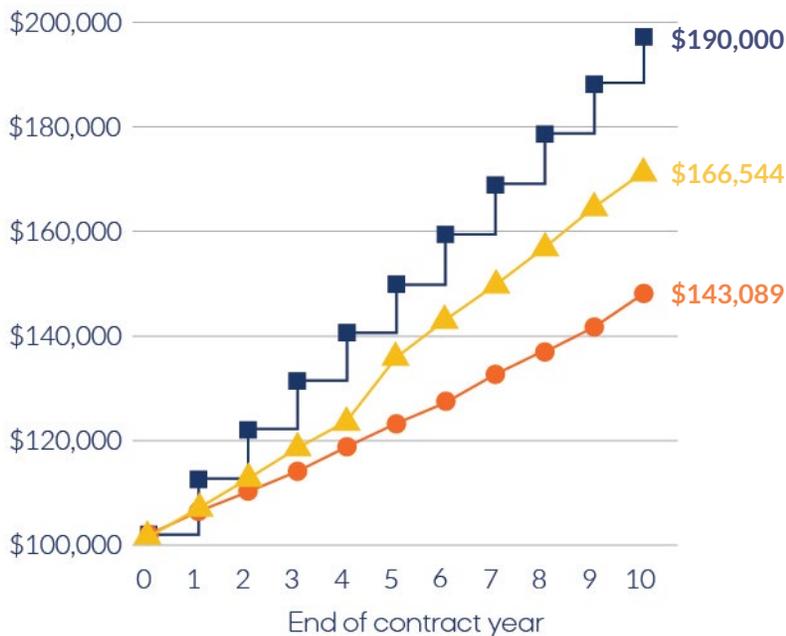
Meet Tom

Tom has \$100,000 that is currently earning minimum interest due to a low interest rate environment. He wants to grow and protect his money, and leave it as a legacy for his two children, Karen and John.

Tom decides to purchase a fixed-indexed annuity from MassMutual Ascend and adds the Inheritance EnhancerSM rider. With this rider, his benefit base **increases by 9% every year for 10 years**. He can select how his children will receive their benefit amount, or he can allow them to choose when the time comes.

Tom passes away at age 65 at the end of contract year 10 with a benefit base of \$190,000.

- Karen was given the flexibility to choose how she receives her benefit payment. She selects the lump sum payment and receives **\$83,272**.
- Tom selected a five-year payout for John, so he receives **\$19,379 per year for five years**, for a total of **\$96,899**.



Example assumes no withdrawals are taken and a 9% simple rollup credit that is available for issue ages 50-75. For issue ages 76-85, the simple rollup credit is 6%. Account values do not reflect actual market performance. For the lump sum death benefit, this graph shows the contract death benefit before the end of contract year five. It shows the rider death benefit as a lump sum after the end of contract year five.

- Account value
- Benefit base
- ▲ Lump sum death benefit



An annual rider charge equal to 1.15% of the rider benefit base will be deducted from the account value of the annuity at the end of each contract year. The annual rider charge may increase if certain events occur. Consider the benefits and restrictions of the annuity contract, which provides a guaranteed death benefit, and the benefits, restrictions and costs of the Inheritance Enhancer rider before adding the rider to a fixed-indexed annuity. No rider death benefit will be available if you annuitize your annuity or after the required annuitization date.

Increases in the benefit base are subject to the limitations set out in the rider.

Withdrawals may have a significant negative impact on the benefits of the rider. For example, withdrawals may reduce the benefit base and may reduce or stop the increases in the benefit base. This flier presents one example of how the Inheritance Enhancer rider works. The Inheritance Enhancer Buyer's Guide contains additional information about the rider. Please read your rider for definitions and complete terms and conditions.

The Inheritance Enhancer (R6042513NW) rider is issued by MassMutual Ascend Life Insurance CompanySM (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). Rider form number may vary by state. Rider and features may vary by state, and may not be available in all states.

All guarantees based on the claims-paying ability of MassMutual AscendSM.

This content does not apply to the state of New York.

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∴ MassMutual Ascend