Inheritance Enhancer

An optional death benefit rider

Photo submitted by **Mark** from **Pennsylvania,**
valued annuity customer since **2015.**

Leave a legacy with the Inheritance Enhancer rider

When you purchase a fixed-indexed annuity from MassMutual Ascend, you may have the opportunity to add the Inheritance Enhancer℠ rider for an additional charge. It can help you to leave an enhanced legacy for your loved ones, while also protecting the money you've already accumulated.

How the Inheritance Enhancer works

Adding the Inheritance Enhancer to your annuity creates a new value referred to as the benefit base. The benefit base is the amount we use to calculate the enhanced death benefit. It starts with your initial purchase payment and increases by rollup credits and additional purchase payments.

Grow your legacy

The Inheritance Enhancer provides guaranteed growth of your benefit base. There are two ways for your benefit base to grow — rollup credits and resets.

Rollup credits

At the end of each year during the rollup period, your benefit base will increase by a percentage of all the purchase payments that we receive from you in the first contract year. The percentage is determined by your age at the time the rider is issued.

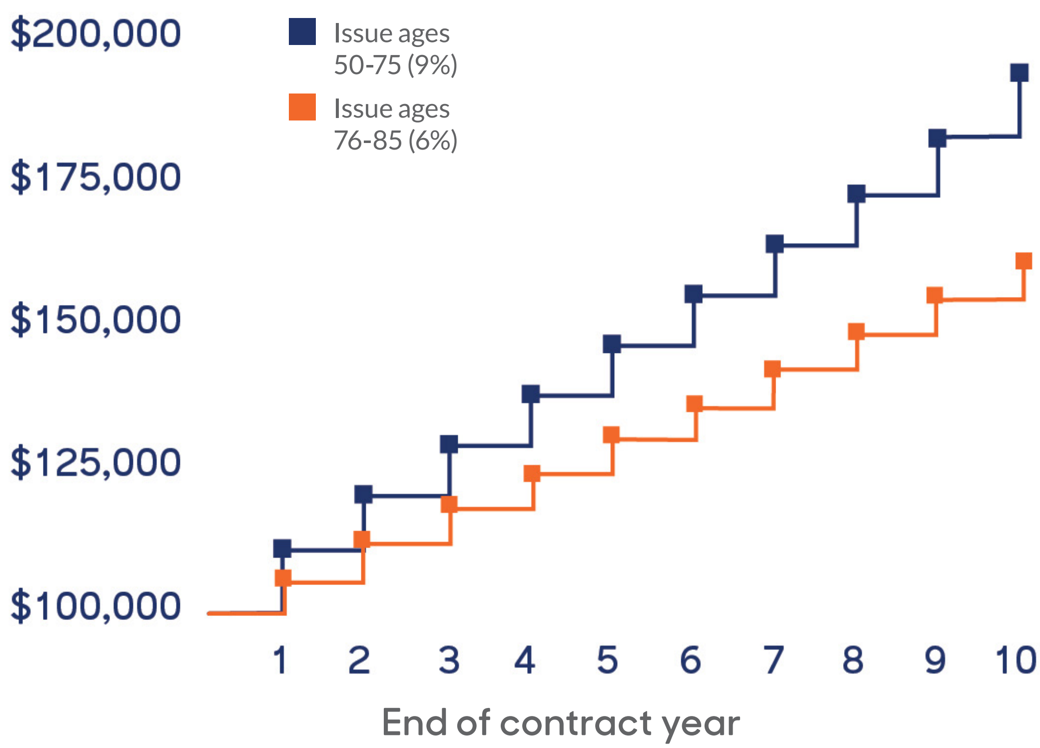
- 9% for issue ages 50-75
- 6% for issue ages 76-85

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.

Resets

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 will begin and the rider charge may increase.

COMPARISON OF BENEFIT BASE GROWTH BY ISSUE AGE



If you purchase a fixed-indexed annuity with a $100,000 purchase payment, your benefit base would increase by $9,000 each year for 10 years, if you are between the ages of 50 and 75. If you are between the ages of 76 and 85, the benefit base would increase by $6,000 each year for 10 years.

Leave your legacy

The Inheritance Enhancer can help you leave an enhanced legacy for your loved ones. After your fifth contract anniversary, your contract's death benefit is replaced with the rider's enhanced death benefit. The rider death benefit will never be less than the death benefit otherwise payable under your contract.

Your beneficiaries have the flexibility to receive the benefit amount as a one-time payment or a series of payments. Additionally, you have the option to restrict the type of payment your beneficiaries receive.

One-time payment

Your beneficiaries may choose to receive the benefit amount as a lump sum. The benefit amount for this option is the average of the account value and benefit base reduced by withdrawals.

For example, let's say your account value is $130,000 and your benefit base (reduced by withdrawals) is $190,000. Then the lump sum payment to your beneficiaries would be $160,000 ($320,000 ÷ 2).

Series of payments

Your beneficiaries may choose to spread the benefit amount into a series of payments. They can receive payments on a monthly, quarterly or annual basis. The benefit amount must be taken in at least five equal annual payments.

The benefit amount for this option is equal to the benefit base (reduced by withdrawals). In the above example, the benefit amount under this payment option would be $190,000 plus interest.

The death benefit percentage could be as low as 10% for new issues. If the account value is $130,000 and the benefit base amount is $190,000, beneficiaries would receive the account value plus $6,000 ($60,000 x 0.10), making the lump sum death benefit, $136,000.

Case study: Learn from Joe

To understand how the Inheritance Enhancer rider can provide a legacy for your heirs, consider Joe in the hypothetical example below.

About Joe

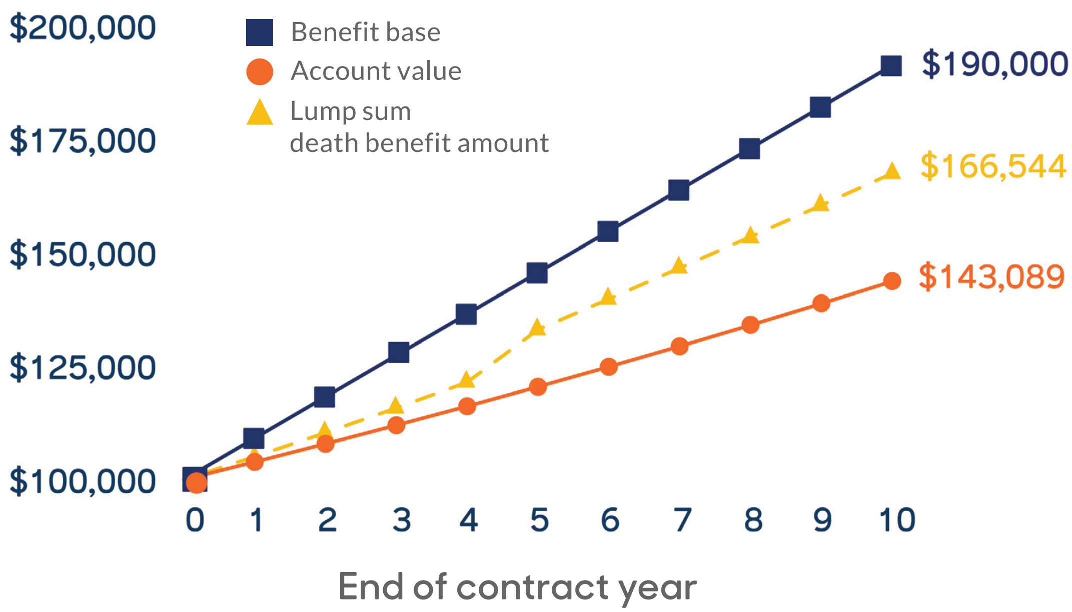
- He is 62 years old and retired.
- He uses Social Security income and personal savings to cover his living expenses.
- He wants to protect and grow his assets, and leave a legacy for his family.

Finding a solution

After researching options with his financial professional, Joe decides to purchase a fixed-indexed annuity with a $100,000 purchase payment and adds the Inheritance Enhancer rider. Here's how Joe leaves a legacy with this rider.

Step 1: Joe's benefit base grows

As a result of Joe's age at the time of issue, a 9% rollup credit is applied to the benefit base during the 10-year rollup period. At the end of this period, Joe's benefit base has grown to $190,000 because he did not take any withdrawals.



Example assumes no withdrawals are taken and a 9% simple interest rollup credit available for issue ages 50-75. For issue ages 76-85, a 6% simple interest rollup credit would be applied. Account values do not reflect actual market performance. The rider death benefit isn't available during the first five contract years. 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.

Step 2: Joe leaves a legacy for his family

When Joe purchased the rider, he designated his daughter, Lisa, as the beneficiary. After a number of years, Joe dies. At the time of death, his account value is $143,089 and his benefit base is $190,000.

Step 3: Joe's daughter receives income

Lisa has the option of receiving the rider death benefit as a lump sum or as a series of payments. If she takes a lump sum, she'll receive a one-time payment of $166,544. If she chooses to receive a series of payments, we'll use $190,000 to calculate the payments, and she'll receive $38,759 each year for five years (for a total of $193,799).

Other important things to know

Issue ages

You may purchase the rider with your MassMutual Ascend fixed-indexed annuity if you are between the ages of 50-85. For issue ages 50-75, the rollup rate is 9%. For issue ages 76-85 the rollup rate is 6%.

Impact of withdrawals

Your benefit base will accumulate rollup credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution.

This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges), the benefit base will be reduced by the same percentage that you withdraw from your annuity's account value. Rollup credits stop if you take a withdrawal that exceeds the free withdrawal allowance.

If you take a withdrawal that does not exceed the free withdrawal allowance, your rollup credit will be reduced dollar for dollar for that year. Rollup credits will continue to accumulate thereafter until the end of the rollup period.

Rider charge and cancellation

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. If you surrender the contract or terminate the rider, a prorated rider charge will apply at that time.

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.

You may cancel the rider at any time.

What happens at death

	During first five contract years	*After first five contract years*
If your contract has a successor owner	The rider continues and the successor owner become the "Insured" for purposes of the enhanced death benefit.	
If no successor owner	The contract's death benefit is payable and rider charges are refunded.	The rider's enhanced death benefit is payable.

Successor owners must be a spouse or civil union or domestic partner. They must be the sole beneficiary. They do not have to be a joint owner.

Rollup period, rollup rate, and annual charges are current and may change for new issues. The rollup period will never be less than three years, the rollup rate will never be less than 2%, and the rider charge will never be more than 3%.

MassMutual Ascend is not an investment adviser, and the information provided in this document is not investment advice. You should consult your investment professional for advice based on your personal circumstances and financial situation.

This information is not intended or written to be used as legal or tax advice. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor. This brochure is a general description of the product. Please read your rider for definitions and complete terms, conditions and limitations, as this is a summary of the rider's features. The Inheritance Enhancer rider issued by MassMutual Ascend (R6042513NW and ICC14-R6042513NW) is an optional rider for which there is an annual charge. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.

All guarantees based on the claims-paying ability of MassMutual Ascend

Products issued by MassMutual Ascend Life Insurance Company℠ (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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

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

MassMutual Ascend