

# IncomeSecure Rider

An optional income rider





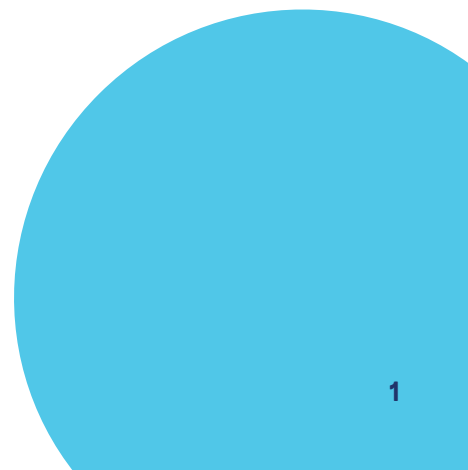
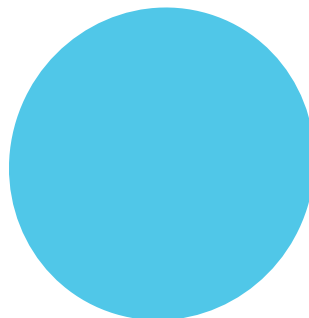
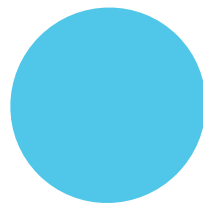
Photo submitted by **Patricia** from **Florida**,  
valued annuity customer since **2012**.

# Build your income with the IncomeSecure rider

When you purchase a fixed-indexed annuity from MassMutual Ascend, you may have the opportunity to add the IncomeSecure® rider for an additional charge. It protects the money you've already accumulated, while also providing guaranteed growth to help maximize your future income.

## How the IncomeSecure rider works

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



# Maximize your income potential

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

## Rollup credits

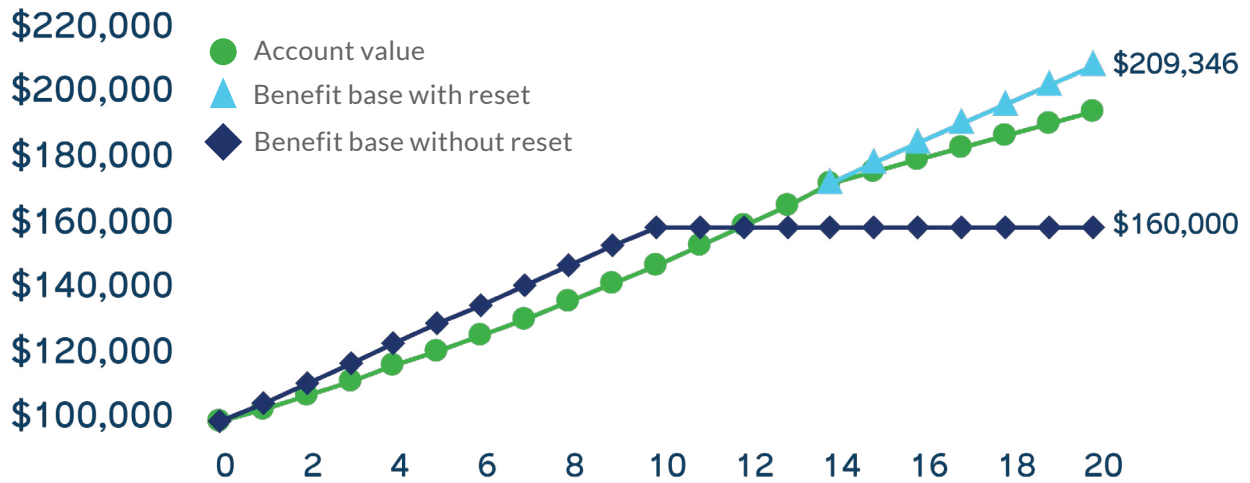
At the end of each year during the rollup period, your benefit base will increase by 6% of all of the purchase payments that we receive from you in the first contract year. The amount added to your benefit base is referred to as a rollup credit. The maximum rollup period is 10 years. Rollup credits are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

## Resets

Before you begin taking 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.



## HOW ROLLUP CREDITS AND RESETS INCREASE YOUR BENEFIT BASE



Example assumes no withdrawals are taken and a 6% simple interest rollup credit. Account values do not reflect actual market performance. If the benefit base grew at the minimum rollup percentage of 2% for the minimum rollup period of 3 years, the benefit base would have grown to \$106,000.

- **In years 1-10**, the graph shows how the benefit base increases due to rollup credits. No resets are available during this period because the account value is less than the benefit base.
- **In years 11-13**, the graph shows no increase in the benefit base because the rollup period has ended and the account value is less than the benefit base.
- **In year 14**, the graph shows how the benefit base increases due to a reset. A new rollup period begins.
- **In years 15-20**, the graph shows how the benefit base increases due to rollup credits.

# Receive guaranteed income for life

When you're ready to start receiving income, 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 option 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).

# Case study: Learn from Steve

To understand how the IncomeSecure rider can provide guaranteed income, consider Steve in the hypothetical example below.

## About Steve

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

## Finding an income solution

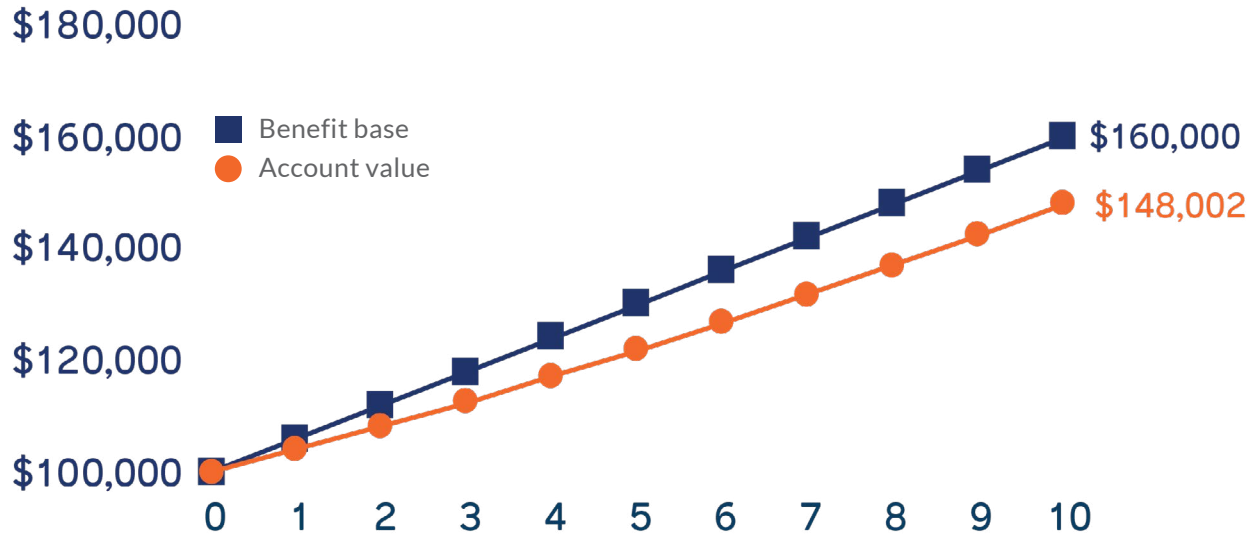
After researching income options with his financial professional, Steve decides to purchase a fixed-indexed annuity with a \$100,000 purchase payment and adds the IncomeSecure rider. Here's how Steve receives income for life with this rider.





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

Rollup credits are applied to the benefit base during the 10-year rollup period. At the end of this period, Steve's benefit base has grown to \$160,000 because he did not take any withdrawals or income payments.



Example assumes no withdrawals are taken and a 6% simple interest rollup credit. Account value assumes a 5% annual growth rate and a 0.95% annual rider charge.

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

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

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

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

### Step 4: Steve receives income for life

Based on his benefit base (\$160,000) and income percentage (5.2%), Steve will receive **\$8,320** ( $160,000 \times 5.2\%$ ) each year for the rest of his life **even if his account value is depleted**.

# 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 40-85.

## Flexibility of income payments

You may take income payments at any time (if age 55 or older). You may forgo an 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.

## 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.

Your benefit base will be reduced for withdrawals taken before income payments begin. After income payments have begun, your benefit base will also be reduced for any withdrawals that are greater than the income amount.

This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges or to use as your income payment amount), 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 0.95% 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.

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.

You may cancel the rider at any time.

**Rider charges are refunded at death if you have not started to receive income payments.**

## What happens at death

	Before income payments begin	After income payments begin
If your contract has a successor owner	The rider continues and the successor owner becomes the “Insured” for purposes of income payments.	If 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. Rider charges are refunded.	The rider terminates and the contract’s death benefit is payable.

A successor owner 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 rate, rider charge, rollup period, and income percentages are current and subject to change for new issues. Rollup rate will never be less than 2%, rider charge will never be more than 2.5% and income percentages will never be less than 3%.

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

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