

# Inheritance Enhancer Rider Overview

## Issue ages

50-85

## Benefit base

The benefit base starts with the account value and is increased by additional purchase payments and rollup credits.

## Rollup credits

At the end of each year during the 10-year rollup period, the current benefit base is increased by 9% of all purchase payments received in the first contract year for issue ages 50-75 and 6% for issue ages 76-85, including any applicable purchase payment bonuses. The rollup credit for a purchase payment received after the start of the first contract year will be prorated. Rollup credits are not applied to purchase payments received after the first contract year. Rollup credits cannot increase the benefit base to more than the rollup cap, which is equal to 250% of the purchase payment amount.

## Resets

Beginning with the first rider anniversary and any anniversary thereafter, the benefit base may be reset to the account value, if greater. By resetting the benefit base, the rollup period and rollup credits can begin again. A reset may increase the annual rider charge. A reset must be requested and cannot be automatic.

## Death benefit options

The rider's death benefit is available after the fifth contract anniversary and replaces the annuity contract's death benefit. Beneficiaries may choose one of two death benefits:

- **Lump sum:** Beneficiaries may select to receive the basic death benefit amount equal to the account value plus 50% of the difference between account value and benefit base amount.

- **Annuitization:** If beneficiaries elect to have the rider death benefit paid for life or a fixed period of at least five years, then the rider death benefit amount will be equal to the account value plus the entire difference between the account value and the benefit base amount.

*Proportion used in death benefit calculation*

Lump Sum	Annuitization
50%	100%

## Effect of withdrawals

Withdrawals may be taken during any phase of the contract, but the account value, rollup credits and benefit base may be affected. The benefit base will be reduced for any withdrawals taken. This rider uses a proportionality concept. If a withdrawal is taken (other than to pay rider charges), the benefit base will be reduced by the same percentage that is withdrawn from the account value. If the owner takes a withdrawal that does not exceed the free withdrawal allowance, the 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. Withdrawals greater than the free withdrawal amount will stop rollup credits.

## About the "Insured"

The "Insured" is the principal person whose death may cause the death benefit to be payable under the rider. The name of the "Insured" is set out on the rider specifications page. Generally, the "Insured" is the owner of the contract. If there are joint owners, the "Insured" is the owner they designate.

## What happens at death

### If the “Insured” dies...

If the “Insured” dies **before** the end of the rider death benefit waiting period:

- If successor ownership is not elected or available, the rider terminates and only the base contract death benefit is payable. Additionally, all rider charges will be refunded.
- If successor ownership is elected, the rider continues and the successor owner will be the “Insured” for purposes of the rider death benefit. The rider death benefit would not be payable until death of the successor owner and the waiting period does not restart.

If the “Insured” dies **after** the end of the rider death benefit waiting period:

- If successor ownership is not elected or available, the rider death benefit is payable.
- If successor ownership is elected, the rider continues and the successor owner will be the “Insured” for purposes of the rider death benefit. The rider death benefit would not be payable until death of the successor owner and the waiting period does not restart.

### If the “Non-Insured” joint owner dies...

- If the “Non-Insured” joint owner dies and the contract continues because successor ownership is elected, the rider will continue with the existing “Insured” and no rider death benefit or refund of charges are payable.
- If the “Non-Insured” joint owner dies and successor ownership is not elected or available, the base contract death benefit is paid and all rider charges are refunded.

### Rider charge

An annual rider charge of 1.15% will be taken at the end of each contract year. The charge is based on the benefit base and is deducted from the account value. If your client surrenders the contract or terminates the rider, the rider charge will be prorated.

### A refund of all rider charges will be given if we pay a death benefit under the base contract because of:

- The death of the “Insured” during the first five years; or
- The death of the “Non-Insured” joint owner at any time.

### Rider cancellation

The client may cancel the rider at any time by written request.

Please note that this rider will terminate and all rights under it will end if the annuity is annuitized. The annuity generally requires that your clients annuitize their annuity no later than the contract anniversary following the date the owner or a joint owner reaches age 95. This means that no rider death benefit will be available if the “Insured” dies after the required annuitization date. In this case, we will refund 50% of all rider charges if the contract is annuitized for life or over a fixed period of at least five years. This refund may not be available in all states.

Guarantees provided in this rider are subject to the claims-paying ability of the issuing insurance company. Please refer to the rider for definitions and complete terms and conditions, as this is a summary of the rider’s features. Annuity products issued by MassMutual Ascend Life Insurance Company, a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). Rider issued under form number R6042513NW. Rider not available for all products. Rider form number may vary by state.

For producer use only. Not for use in sales solicitation.

NOT FDIC OR NCUSIF INSURED • NO BANK OR CREDIT UNION GUARANTEE • MAY LOSE VALUE  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT

