

# Legacy Ascender 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

On each contract anniversary that is included in a rollup period, the current benefit base is increased by 9% of all purchase payments received in the first contract year for issue ages 50-79 and 6% for issue ages 80-85, including any applicable purchase payment bonuses. If a purchase payment is received in the first contract year after the contract effective date, the initial rollup credit for that payment 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 all purchase payments received in the first contract year.

## Resets

Beginning with the first rider anniversary, the benefit base may be reset to the account value (if it is greater than the account value). It may also be reset at any rider anniversary or monthiversary<sup>1</sup> thereafter. If reset on a monthiversary, a full year's rollup will be credited to the benefit base amount at the next anniversary. By resetting the benefit base, the rollup period and rollup credits can begin again. Resets may increase the annual rider charge. A reset must be requested and cannot be automatic.

## Death benefit amount<sup>2</sup>

The rider replaces the contract's death benefit with an enhanced death benefit equal to the rider's benefit base amount, if greater. There is no waiting period for the rider's death benefit.

## Payment options

Owners or beneficiaries may choose one of the two death benefits:

- **Lump sum:** Beneficiaries may elect to receive the benefit amount in a single lump sum payment.
- **Annuitization:** Beneficiaries may also elect to spread the benefit amount into a series of payments on a monthly, quarterly, semi-annual or annual basis.

## Effect of withdrawals

Withdrawals may be taken under 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withdrawal is taken (other than to pay rider charges), the benefit base will be reduced by the same percentage that is withdrawn from the account value.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 that you designate, or in the absence of a designation, the first-named owner.

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## What happens at death

### If the “Insured” dies...

- 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.

### 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.

## Annuitization benefit

If no rider death benefit has been paid and the contract is annuitized for life or over a period of at least five years beginning in a year when the oldest owner is age 95 or older, the rider provides that the annuity payout benefit will be at least equal to the rider’s benefit base.

### Rider charge

An annual rider charge of 0.95% 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 “Non-Insured” joint owner at any time.

### Rider cancellation

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

<sup>1</sup>A monthiversary is the same day of each month as the contract effective date. If there is no day in a month that is the same as the contract effective date, then the monthiversary is the last day of such month.

<sup>2</sup>Under the terms of the rider, the rider death benefit amount is calculated by taking the amount that the benefit base amount (reduced for withdrawals) exceeds the contract death benefit value and multiplying that excess by either the standard benefit percentage (for lump sum payments) or the annuity payout benefit percentage (for payments over time), and then adding the result to the contract death benefit value. For riders we are currently issuing, both the standard benefit percentage and the annuity payout benefit percentage are 100%. When both rider benefit percentages are 100%, it means that the death benefit amount will equal the greater of the rider benefit base amount (reduced for withdrawals) or the contract death benefit value. In the future, we could issue new contracts with riders with benefit percentages as low as 10%.

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.

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<sup>SM</sup>, a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). Rider issued under form number ICC25-R6088925NW. Rider not available for all products. Rider form number may vary by state.

**All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.**

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6/26