MassMutual Ascend
Life Insurance Company



Receive guaranteed income for life with the Income Ascender Advisory rider

Income Ascender Advisory single and joint payout rates

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

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 a combination of the age you were issued the rider and the contract year of the benefit start date. The income percentage is locked in once payments begin.



MAXIMUM INCOME PERCENTAGE TABLE - SINGLE PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
55 or Younger	4.65%	4.90%	5.15%	5.40%	5.70%	5.75%	5.80%	5.85%	5.90%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%
56	4.95%	5.20%	5.45%	5.65%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%
57	5.25%	5.50%	5.75%	5.90%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%
58	5.55%	5.80%	6.05%	6.15%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%
59	5.85%	6.10%	6.35%	6.40%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%
60	6.15%	6.40%	6.65%	6.70%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%
61	6.45%	6.70%	6.95%	7.00%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%
62	6.75%	7.00%	7.25%	7.30%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%
63	7.05%	7.30%	7.55%	7.60%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%
64	7.35%	7.60%	7.85%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%
65	7.65%	7.90%	8.15%	8.20%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%
66	7.80%	8.05%	8.30%	8.45%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%
67	7.90%	8.15%	8.40%	8.65%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%
68	8.10%	8.35%	8.60%	8.80%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
69	8.25%	8.50%	8.75%	8.95%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%	9.55%	9.60%

MAXIMUM INCOME PERCENTAGE TABLE - SINGLE PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
70	8.40%	8.65%	8.90%	9.05%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%
71	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
72	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
73	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
74	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
75	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
76	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
77	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
78	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
79	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
80	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
81	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	10.00%
82	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	9.95%	N/A
83	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%	N/A	N/A
84	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	N/A	N/A	N/A
85	8.50%	8.75%	9.00%	9.20%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	N/A	N/A	N/A	N/A

MAXIMUM INCOME PERCENTAGE TABLE - JOINT PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
55 or Younger	4.15%	4.40%	4.65%	4.90%	5.20%	5.25%	5.30%	5.35%	5.40%	5.45%	5.50%	5.55%	5.60%	5.65%	5.70%
56	4.45%	4.70%	4.95%	5.15%	5.45%	5.50%	5.55%	5.60%	5.65%	5.70%	5.75%	5.80%	5.85%	5.90%	5.95%
57	4.75%	5.00%	5.25%	5.40%	5.70%	5.75%	5.80%	5.85%	5.90%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%
58	5.05%	5.30%	5.55%	5.65%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%
59	5.35%	5.60%	5.85%	5.90%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%
60	5.65%	5.90%	6.15%	6.20%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%
61	5.95%	6.20%	6.45%	6.50%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%
62	6.25%	6.50%	6.75%	6.80%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%
63	6.55%	6.80%	7.05%	7.10%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%
64	6.85%	7.10%	7.35%	7.40%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%
65	7.15%	7.40%	7.65%	7.70%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%
66	7.30%	7.55%	7.80%	7.95%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%
67	7.40%	7.65%	7.90%	8.15%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%
68	7.60%	7.85%	8.10%	8.30%	8.50%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%
69	7.75%	8.00%	8.25%	8.45%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%

MAXIMUM INCOME PERCENTAGE TABLE - JOINT PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
70	7.90%	8.15%	8.40%	8.55%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%
71	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
72	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
73	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
74	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
75	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
76	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
77	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
78	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
79	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
80	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
81	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%
82	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	N/A
83	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	N/A	N/A
84	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	N/A	N/A	N/A
85	8.00%	8.25%	8.50%	8.70%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	N/A	N/A	N/A	N/A

Generally, this guide uses "income" in place of "benefit." For example, income payments are referred to as benefit payments in the rider. 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.

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.

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

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

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MassMutual Ascend

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