MassMutual Ascend
Life Insurance Company



Secure your retirement with **guaranteed income**

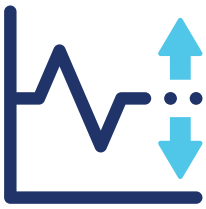
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Today's retirement challenges

Retirement is evolving. As a retiree today, you may face unique challenges that can impact the long-term viability of your retirement plan.



Rising costs: Inflation and unpredictable expenses—especially healthcare—can reduce the purchasing power of your savings, making it difficult to maintain your desired lifestyle.



Market volatility: The ups and downs of the market can quickly erode years of careful saving. Withdrawing funds during a downturn can make it even harder to recover and may jeopardize your long-term plans.



Fewer pensions: Traditional pensions are rare. Most people now rely on personal savings, Social Security, and defined contribution plans like 401(k)s, shifting the responsibility for retirement income squarely onto your shoulders.



Longer lifespans: Today, the life expectancy of a 67-year-old is 85-86 years.[1] Secure sources of income, such as Social Security, may only cover 40% of pay, which may not fully provide the income you need in retirement.

[1]Retirement & Survivors Benefits: Life Expectancy Calculator. ssa.gov/oact/population/longevity.html

Why add more guaranteed income

Even with thoughtful planning, relying solely on Social Security and personal savings may not provide the steady, reliable income you need to cover essential or unexpected expenses and maintain your desired lifestyle in retirement. That's why adding more guaranteed income sources to your retirement plan can make a significant difference and help ease concerns.

Benefits of guaranteed income in retirement:



Financial confidence: Retirees with more guaranteed income tend to spend more freely, knowing their basic needs are covered.



Emotional security: A protected "paycheck" helps reduce stress about market swings, so you can enjoy your retirement.



Budget simplicity: Automated, predictable income makes it easier to manage your finances as you age, reducing the risk of costly mistakes.

The solution:
A fixed-indexed annuity with the Income Ascender Advisory rider

Despite the challenges of an ever-changing retirement landscape, we can help you bridge income gaps and boost your retirement confidence. MassMutual Ascend's fixed-indexed annuities with the optional Income Ascender Advisory℠ rider offer a powerful way to boost your guaranteed income.

- **Protection from loss:** Your original purchase payment is safe, regardless of market performance.
- **Locked-in gains:** Interest credited to your annuity is locked in and can't be lost due to market declines.
- **Lifetime income:** The Income Ascender Advisory rider provides a reliable stream of guaranteed income for life—even if your account value is depleted.
- **High income potential:** Rider features like a 9% benefit base roll-up, resets, and competitive withdrawal rates can help maximize your income.
- **Flexibility:** Choose when and how to receive income payments, with options for return of rider charges if income hasn't started at death.

Case study:
Bridging the income gap



Meet Patrice

Patrice (67) is approaching retirement, excited to travel and spend time with her loved ones. However, she is worried about the impact of recent market volatility on her savings.

She plans to rely on typical income sources like Social Security, her employer retirement plan and personal savings to support her retirement needs. But only Social Security will provide guaranteed income she can rely on to cover inflexible or unexpected expenses.

RETIREMENT INCOME SOURCES



Her financial professional, Nancy, recommends she consider using a portion of her retirement savings to purchase a fixed-indexed annuity with the Income Ascender Advisory rider from MassMutual Ascend.

Nancy explains how a fixed-indexed annuity offers protection from loss and locked-in earnings, all important factors since she is close to retirement. And adding the Income Ascender Advisory offers higher opportunities to grow her savings and an additional source of guaranteed income that can help supplement her Social Security benefits in retirement.

How the Income Ascender Advisory rider works

When Patrice purchases a fixed-indexed annuity with an initial purchase payment of $100,000 and adds the Income Ascender Advisory rider,[2] new values — referred to as a rollup base and a benefit base amount — are created. The benefit base grows by 9% of the initial purchase payment each year for a maximum of 10 years during a rollup period. When Patrice is ready to begin receiving income payments, the benefit base amount is multiplied by the benefit percentage[3] to determine her rider income benefit.

HOW PATRICE'S RIDER BENEFIT BASE GROWS*				
End of Year	Patrice's Age	Rider Benefit Base	Rider Income Percentage[3]	Annual Rider Benefit Amount
1	68	$109,000	8.15%	$8,884
2	69	$118,000	8.40%	$9,912
3	70	$127,000	8.65%	$10,986
4	71	$136,000	8.85%	$12,036
5	**72**	**$145,000**	**8.90%**	**$12,905**

When Patrice begins receiving rider income payments at the end of contract year 5, her rider benefit base will have grown to $145,000. She will receive an annual rider benefit of $12,905 ($145,000 x 8.90%) or $1,075 per month. The annual payments will continue for the rest of her life, even if her account value is depleted. An annual rider charge will be deducted from the account value of the annuity at the end of each contract year, but these charges may be refundable if income payments haven't started.[4]

***The payout rates used in this sample are for illustration purposes only and may not reflect current payout rates.**

[2]The Income Ascender Advisory rider can only be added at contract issue. This hypothetical example assumes that Patrice makes no additional purchase payments, that she does not take an excess withdrawal, that her benefit base amount is not reset, and that she chooses a single life option.

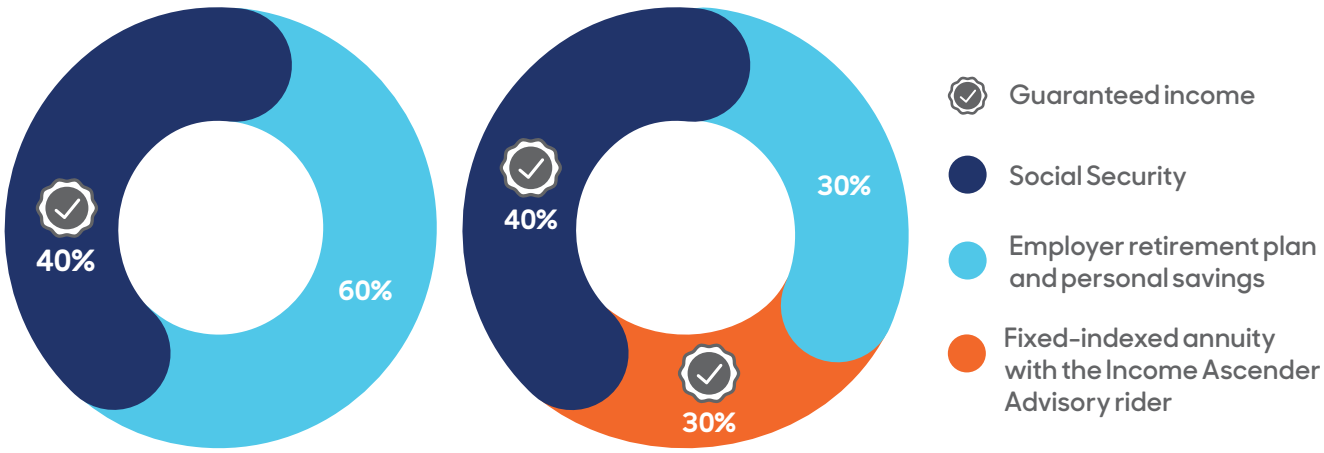
[3]The rider income percentage is based on Patrice's age when the contract was issued and the contract year she begins payments.

[4]An annual rider charge equal to 0.90% of the rider benefit base will be deducted from the account value of the annuity at the end of each contract year. The annual rider charge may increase if certain events occur. Consider the benefits and restrictions of the annuity contract, which can provide guaranteed income for life through annuitization, and the benefits, restrictions and costs of the Income Ascender Advisory rider before adding the rider to a fixed-indexed annuity.

A more confident plan for the future

By adding a fixed-indexed annuity with the Income Ascender Advisory rider to her retirement plan, Patrice increases the portion of her retirement income that's guaranteed. This helps protect her plan from unexpected risks — like the ups and downs of the market — and boosts her confidence that her money will last a lifetime.

RETIREMENT INCOME SOURCES





Talk to your financial professional today to see how a fixed-indexed annuity with the Income Ascender Advisory rider could help increase your stream of guaranteed income.

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.

Increases in the benefit base are subject to the limitations set out in the rider. For single lifetime option you must be at least age 55 on the income start date. For joint lifetime option, you and your spouse must both be at least age 55 on the income start date.

Withdrawals may have a significant negative impact on the benefits of the rider. For example, withdrawals may reduce the benefit base and/or stop increases in the benefit base. This brochure presents one example of how the Income Ascender Advisory rider works. The Income Ascender Advisory rider brochure contains additional information about the rider. Please read your rider for definitions and complete terms and conditions.

MassMutual Ascend℠ is not an investment advisor 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. You should seek advice on legal and tax questions based on your particular circumstances from an independent attorney or tax advisor.

The Income Ascender Advisory (ICC25-R6087225NW) rider is issued by MassMutual Ascend Life Insurance Company℠ (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). Rider form number may vary by state. Rider and features may vary by state, and may not be available in all states. For use with contract forms ICC20-P1140219NW and ICC20-P1146620NW.

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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