MassMutual Ascend

Income Ascender Advisory Rider Overview

Issue ages

40-85 (income payments may begin at age 55.)

Benefit base

At issue, the benefit base is equal to the initial purchase payment and increases with additional purchase payments and rollup credits.

Rollup credits

On each contract anniversary included in the rollup period, the current benefit base is increased by 9% of all purchase payments received in the first contract year. 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. The maximum amount of annual rollup credits that can be received in a rollup period is 10. The opportunity to receive rollup credits will end early if certain withdrawals are taken or income payments begin.

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[1] 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 are only available before income payments begin and may increase the annual rider charge. A reset must be requested and cannot be automatic.

Income payments

If the client is 55 years old or older, income payments may be taken at any time through withdrawals based on the benefit base and the income option that was selected. There are two ways to receive income:

- Single lifetime income
- Joint lifetime income

If the joint lifetime income is selected, the owner and spouse must be at least age 55 on the income start date.

Amount of income payments

The maximum annual income payment is the income percentage multiplied by the benefit base. The income percentage is based on a combination of issue age and the contract year of the benefit start date. The income percentage is locked in and will not change once income payments begin.

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Effect of withdrawals

Withdrawals may be taken during any phase of the contract, but account value, rollup credits and the benefit base may be affected. The benefit base will be reduced for any withdrawals taken before income payments begin as well as those above the applicable income payment amount once income payments have begun. This rider uses a proportionality concept. If a withdrawal is taken (other than to pay rider charges or to use as an income payout amount), 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 or required minimum distribution[2], the rollup credit will be reduced dollar for dollar for that year. If the withdrawal reduces the account value below the rollup base, then the rollup base will be reset to the account value immediately after the withdrawal. Rollup credits will continue to accumulate thereafter until the end of the rollup period. Rollup credits stop if the owner takes a withdrawal that exceeds the free withdrawal allowance or required minimum distribution.

Rider charge

An annual charge of 0.90% of the benefit base will be taken at the end of each contract year. The charge is deducted from the account value. A prorated portion of the rider charge will be taken upon surrender of the contract or termination of the rider. **The rider charge will be refunded at death if income payments have not started.**

Rider cancellation

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

[1]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.

[2]Only qualified contracts have a required minimum distribution.

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

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

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