MassMutual Ascend
Life Insurance Company

Income Ascender Advisory

An optional income rider from MassMutual Ascend Life Insurance Company



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



Build your income with the Income Ascender Advisory rider

When you purchase a fixed-indexed annuity from MassMutual Ascend, you may have the opportunity to add the Income Ascender Advisory℠ rider for an additional charge. It protects the money you've already accumulated, while also providing guaranteed growth of your future income.

How the Income Ascender Advisory rider works

Adding the Income Ascender Advisory rider to your annuity creates a new value referred to as the benefit base. The benefit base is the amount we use to calculate your rider income payments. At issue, your benefit base is equal to your initial purchase payment and increases with additional purchase payments and rollup credits.

Maximize your income potential

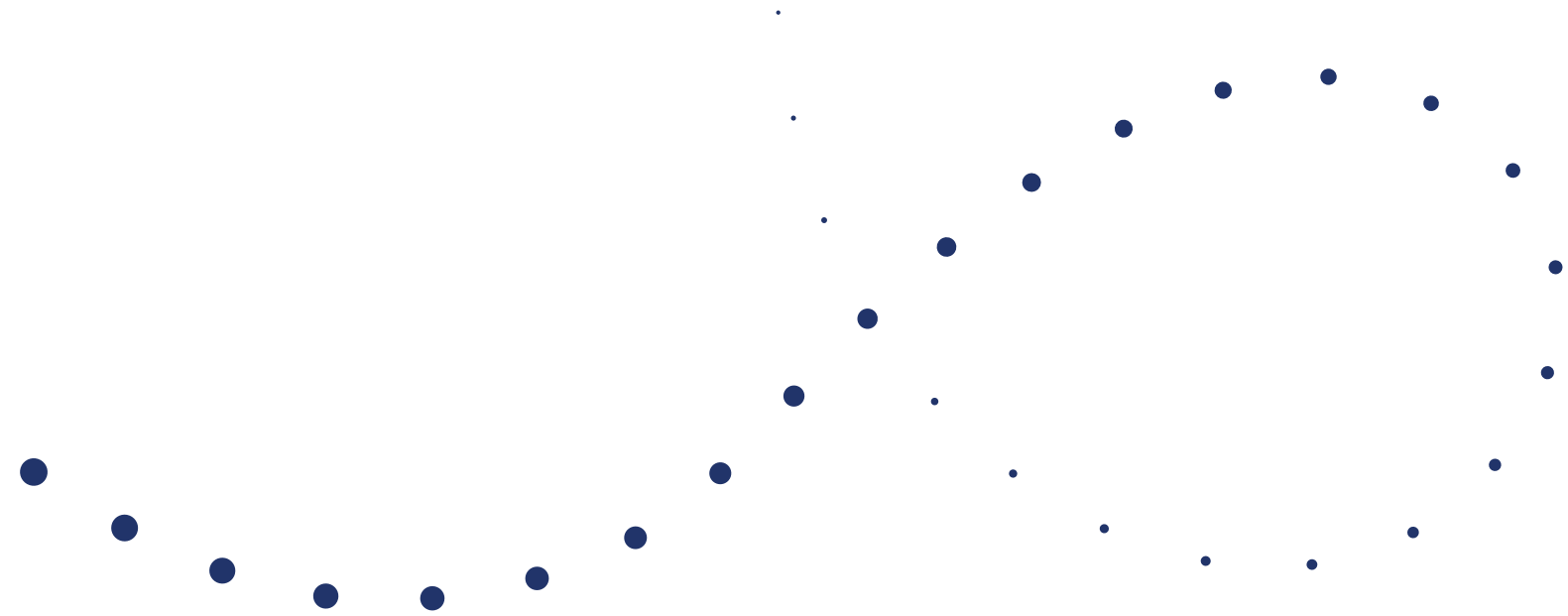
The Income Ascender Advisory rider provides guaranteed growth of your benefit base. There are two[1] ways for your benefit base to grow — rollup credits and resets.

Rollup credits

On each contract anniversary included in a rollup period, your benefit base will increase by a rollup credit. Subject to the limits set out in the rider, the rollup credit is 9% of the rollup base, and the rollup base is the sum of the purchase payments that we receive from you in the first contract year. The maximum amount of annual rollup credits you can receive in a rollup period is 10. Your opportunity to receive rollup credits will end early if certain withdrawals are taken or income payments begin.

Resets

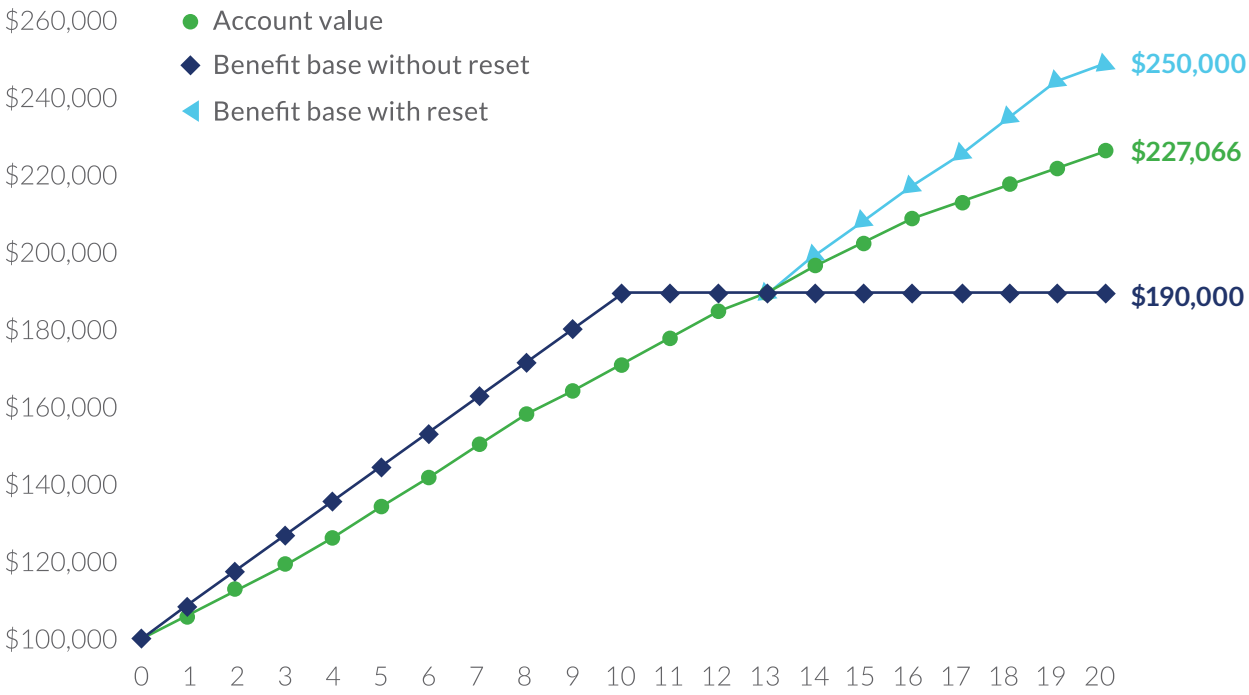
Before you begin taking income payments, if your annuity's account value exceeds your benefit base, you can choose to reset your benefit base to the account value. You may do this on any contract anniversary. After the first contract anniversary, you may also do this on any monthiversary[2]. If you reset on a non-contract anniversary, a full year's rollup will be credited to the benefit base amount at the next anniversary. When you choose to reset these amounts, a new rollup period will begin and the rider charge may increase.



[1] Additional purchase payments can also increase your benefit base.

[2] 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.

HOW ROLLUP CREDITS AND RESETS INCREASE YOUR BENEFIT BASE



Example assumes a $100,000 purchase payment and no withdrawals are taken and a 9% simple interest rollup credit. Account values do not reflect actual market performance. The payout rates used in this sample are for illustration purposes only and may not reflect current payout rates.

- **In years 1-10,** the graph shows how the benefit base increases due to rollup credits. No resets are available during this period because the account value is less than the benefit base.
- **In years 11-13,** the graph shows no increase in the benefit base because the rollup period has ended and the account value is less than the benefit base.
- **In year 14,** the graph shows how the benefit base increases due to a reset. A new rollup period begins.
- **In years 15-20,** the graph shows how the benefit base increases due to rollup credits.

Receive guaranteed income for life

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.

Let's look at two scenarios of finding income percentage using the example of the single payout rates grid below.*

Scenario 1: If you were age 65 when you were issued the rider and waited until contract year 5 to elect the benefit, your payout rate would be **8.20%** (shown in green below).

Scenario 2: If you were age 65 when you were issued the rider and waited until contract year 10 to elect the benefit, your payout rate would be **8.45%** (shown in blue below).

Issue Age	Contract year of the benefit start date									
	1	2	3	4	5	6	7	8	9	10
64	7.35%	7.60%	7.85%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%
65	7.65%	7.90%	8.15%	8.20%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%
66	7.70%	7.95%	8.20%	8.35%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%

*The payout rates used in this example are for illustration purposes only. To view current payout rates, scan the QR code below.

Scan QR code for complete and current payout rates.

Case study: Learn from Steve

To understand how the Income Ascender Advisory rider can provide guaranteed income, consider Steve in the hypothetical example below.

About Steve

- He is 65 years old and plans to retire in 10 years.
- He wants to supplement his Social Security income to maintain his current lifestyle.
- His biggest fear is outliving his money.

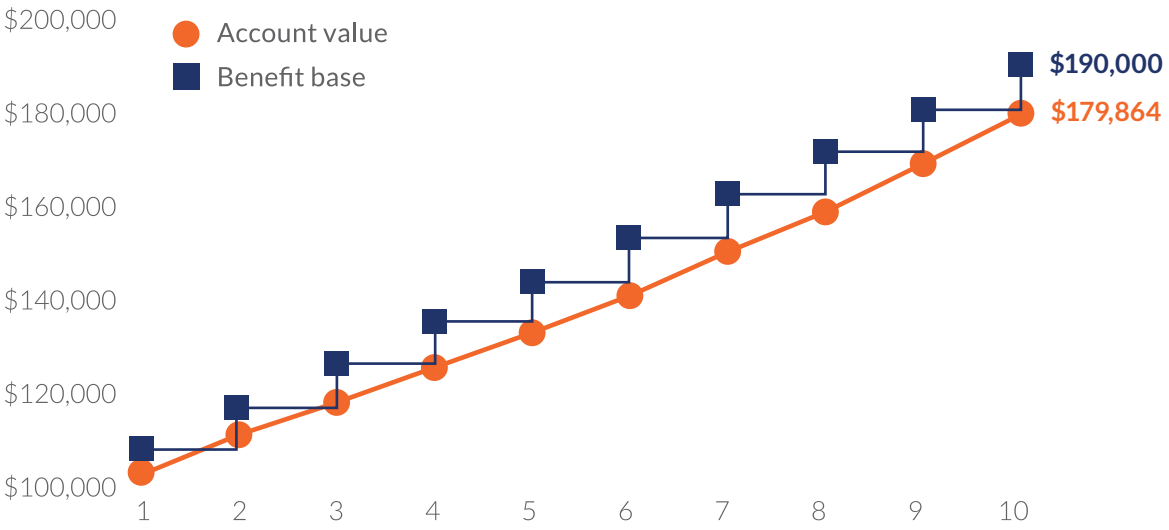
Finding an income solution

After researching income options with his financial professional, Steve decides to purchase a fixed-indexed annuity with a $100,000 purchase payment and adds the Income Ascender Advisory rider. Here's how Steve receives income for life with this rider.



Step 1: Steve's benefit base grows

Rollup credits are applied to the benefit base during the 10-year rollup period. At the end of this period, Steve's benefit base has grown to $190,000 because he did not take any withdrawals or income payments.



Example assumes no withdrawals are taken and a 9% simple interest rollup credit. Account value assumes a 7% annual growth rate and a 0.90% annual rider charge. The payout rates used in this sample are for illustration purposes only and may not reflect current payout rates.

Step 2: Steve decides to take income payments

At age 75 (at the end of contract year 10), Steve chooses to start taking income payments on an annual basis.

Step 3: Steve's income percentage is determined

His income percentage is set at 8.45%* based on his issue age (65), contract year of benefit start date (11) and selected income option (single lifetime income).

Step 4: Steve receives income for life

Based on his benefit base ($190,000) and income percentage (8.45%*), Steve will receive **$16,055** ($190,000 x 8.45%*) each year for the rest of his life **even if his account value is depleted.**

*The payout rates used in this sample are for illustration purposes only and may not reflect current payout rates. Scan the QR code on page 5 for current payout rates.

Other important things to know

Issue ages

You may purchase the rider with your MassMutual Ascend fixed-indexed annuity if you are between the ages of 40-85.

Flexibility of income payments

You may take income payments at any time (if age 55 or older). You may forgo an income payment in any year, but that income payment may not be carried over to the next year. The total income amount that can be taken in a year will never be less than any applicable required minimum distribution.

Impact of withdrawals

During a rollup period, your benefit base will accumulate rollup credits as long as your withdrawal(s) does not exceed the free withdrawal allowance or required minimum distribution. Your benefit base will be reduced for withdrawals taken before income payments begin. After income payments have begun, your benefit base will also be reduced for any withdrawals that are greater than the income amount.

This rider uses a proportionality concept. If you take a withdrawal (other than to pay rider charges or to use as your income payment amount), the benefit base will be reduced by the same percentage that you withdraw from your annuity's account value. Rollup credits stop if you take a withdrawal that exceeds the free withdrawal allowance or your required minimum distribution.

If you take a withdrawal that does not exceed the free withdrawal allowance or required minimum distribution, your 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. However, rollup credits are capped and cannot increase the benefit base to more than 250% of the rollup base.

Rider charge and cancellation

An annual rider charge of 0.90% will be taken at the end of each contract year. The charge is based on your benefit base and is deducted from your account value. It will be waived once your account value reaches zero due to income payments and rider charges. If you surrender the contract or terminate the rider, a prorated rider charge will apply at that time.

The rider charge may increase upon a reset, a withdrawal that is more than your annuity's free withdrawal allowance or a required minimum distribution, or a permitted transfer of your contract before income payments begin.

You may cancel the rider at any time.

Rider charges are refunded at death if you have not started to receive income payments.

What happens at death

	Before income payments begin	**After** income payments begin
If your contract **has a successor owner**	The rider continues and the successor owner becomes the "Insured" for purposes of income payments.	If single lifetime income option is in effect, the rider terminates. If the joint lifetime income option is in effect, rider income payments continue.
If your contract **has no successor owner**	The rider terminates and the contract's death benefit is payable. Rider charges are refunded.	The rider terminates and the contract's death benefit is payable.

A successor owner must be a spouse or civil union or domestic partner. They must be the sole beneficiary. They do not have to be a joint owner.



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.

Rollup rate, rider charge, rollup period, and income percentages are current and subject to change for new issues. Rollup rate will never be less than 2%, rider charge will never be more than 2.5% and income percentages will never be less than 3%.

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.

This information is not intended or written to be used as legal or tax advice. It was written solely to support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor. This brochure is a general description of the product. Please read your rider for definitions and complete terms, conditions and limitations, as this is a summary of the rider's features. The Income Ascender Advisory rider issued by MassMutual Ascend (ICC25-R6087225NW) is an optional rider for which there is an annual charge. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states. Taxable amounts withdrawn prior to age 59½ may be subject to a penalty tax in addition to ordinary income tax.

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