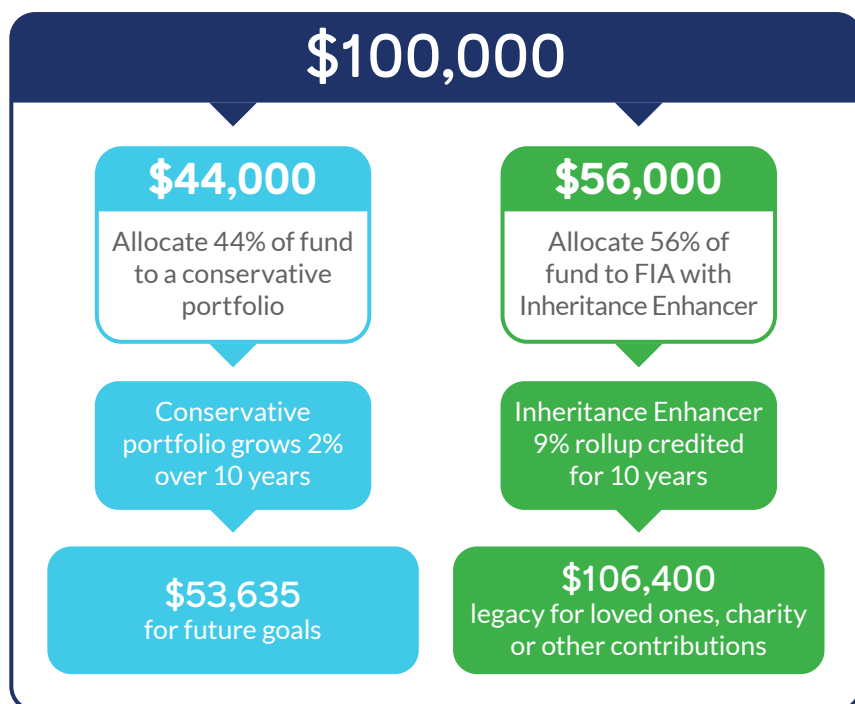


Enhancing legacy assets

Your clients work hard to build their retirement savings, and leaving a legacy may be a key part of their plan. Some clients may already have a legacy fund set aside, which could be earning only minimal interest. The Inheritance EnhancerSM rider from MassMutual Ascend can help clients take these assets further.

How It Works

Say you have a 65 year-old client with a \$100,000 legacy fund. By splitting this fund between a conservative portfolio and an FIA with Inheritance Enhancer, see how they could still leave over \$100,000 for their loved ones, while securing over \$50,000 for their own retirement goals.



Inheritance Enhancer At A Glance

Issue ages: 50-85, no medical underwriting required


Rollup credit: 10-year rollup period with 9% simple interest for issue ages 50-75; 6% simple interest for issue ages 76-85

Rider charge: 1.15%, with refund if the insured passes during first five years

Death benefit: lump sum or annuitization, owner may designate for beneficiary

Example assumes client is age 65 at the time of issue and lives for the entire 10-year rollup period. Also assumes a 2% annual compounded rate of return on hypothetical conservative portfolio. Death benefit equals \$106,400 when payments are annuitized over at least 5 years.

A \$100,000 legacy fund can go further than your clients may think. Talk to them about how Inheritance Enhancer can fit into their financial portfolio.



The Inheritance Enhancer rider issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under rider forms R6042513NW and R6042513OR, is an optional rider for which there is an annual charge of 1.15%. Rider is not available with all products and may not be available in all states. Form number may vary by state. You and your clients should consider all features, benefits and costs before they purchase an annuity and/or optional rider.

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∴ MassMutual Ascend