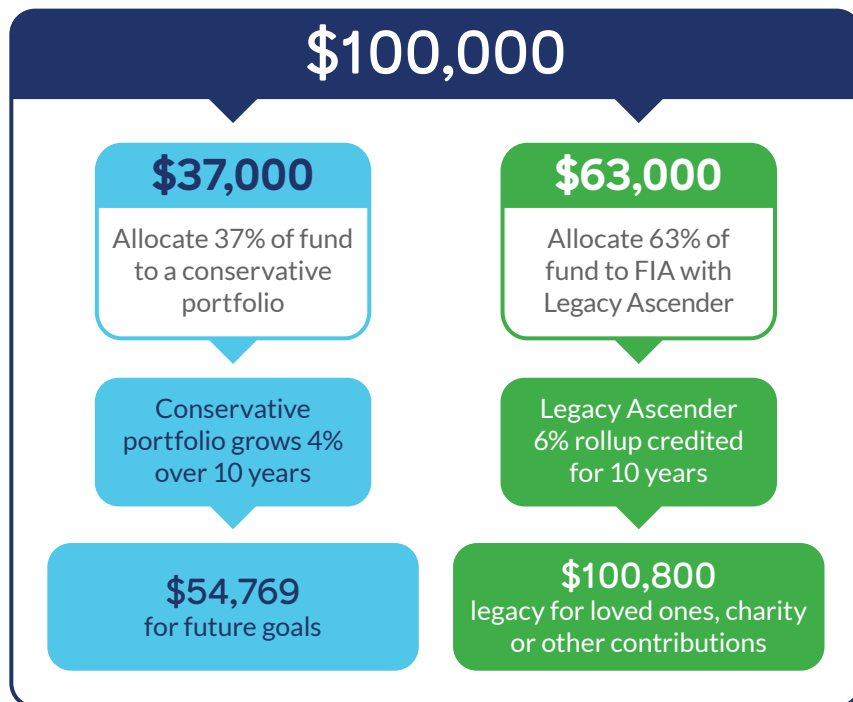


Enhancing legacy assets

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 Legacy AscenderSM rider from MassMutual Ascend Life Insurance CompanySM can help clients take these assets further.

How it works

Say you have an 81-year-old client with a \$100,000 legacy fund. By splitting this fund between a conservative portfolio and an FIA with Legacy Ascender, see how they could still leave over \$100,000 for their loved ones, while securing over \$50,000 for their own retirement goals.



Legacy Ascender at a glance

Issue ages: 50-85, no medical underwriting required

Rollup credit: 10-year rollup period with 9% simple interest for issue ages 50-79; 6% simple interest for issue ages 80-85

Rider charge: 0.95%, with refund if the non-insured passes

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

Example assumes client is age 81 at the time of issue and lives for the entire 10-year rollup period. Also assumes a 4% annual compounded rate of return on hypothetical conservative portfolio. The death benefit will be equal to \$100,800.

A \$100,000 legacy fund can go further than your clients may think. Talk to your clients about how the Legacy Ascender rider can fit into their financial portfolio.

Under the terms of the rider, the rider death benefit amount is calculated by taking the amount that the benefit base amount exceeds the contract death benefit value and multiplying that excess by either the standard benefit percentage (for lump sum payments) or the annuity payout benefit percentage (for annuitized payments), and then adding the result to the contract death benefit value. For riders we are currently issuing, both the standard benefit percentage and the annuity payout benefit percentage are 100%. When both rider benefit percentages are 100%, it means that the death benefit amount will equal the greater of the rider benefit base amount (reduced for withdrawals) or the contract death benefit value.

An annual rider charge equal to 0.95% 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 provides a guaranteed death benefit, and the benefits, restrictions and costs of the Legacy Ascender rider before adding the rider to a fixed-indexed annuity. No rider death benefit will be available if you annuitize your annuity or after the required annuitization date.

Increases in the benefit base are subject to the limitations set out in the rider.

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

The Legacy Ascender (ICC25- R6088925NW) rider is issued by MassMutual Ascend Ascend Life Insurance CompanySM, a wholly owned subsidiary of MassMutual. Rider form number may vary by state. Rider and features may vary by state, and may not be available in all states.

Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual AscendSM.

Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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

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