

Waiver riders: Preparing for the unexpected

An annuity from MassMutual Ascend Life Insurance Company can offer your clients peace of mind with waiver riders that are included with the contract.



Helps clients prepare for the unexpected



Provides penalty-free access to the account value



Available for no additional charge

Extended Care Waiver Rider

This waiver rider allows clients to withdraw up to 100% of the account value without incurring early withdrawal charges or a market value adjustment after meeting all of the following requirements:

- The owner or joint owner of the annuity is confined to a long-term care facility or hospital.
- The confinement is prescribed by a physician and is medically necessary.
- The owner or joint owner has been confined to long-term care facility or hospital for a period of at least 90 consecutive days.
- The first day of the 90-day period was at least one year after the effective date of the contract.

What qualifies as a long-term care facility?

Examples of long-term care facilities include skilled nursing or intermediate care facilities. Additional information regarding these services is available in the rider contract.

Terminal Illness Waiver Rider

This waiver rider allows clients to withdraw up to 100% of the account value without early withdrawal charges or market value adjustments in the event they're diagnosed with a terminal illness. To make a withdrawal under the terms of the rider, all three of the following conditions must be met.

- The owner or joint owner of the annuity is diagnosed with a terminal illness by a physician.
- As a result of the terminal illness, the owner or joint owner has a life expectancy of less than 12 months from the date of diagnosis.
- The illness is first diagnosed at least one year after the contract effective date.

Waiver riders issued with American Freedom Liberty 3, 5 and 7 contracts have different timing requirements. For the extended care waiver rider, the first day of the 90-day confinement period can begin any time after the contract effective date. For the terminal illness waiver rider, the illness can be first diagnosed at any time following the contract effective date.

More information on the reverse side of the page.

This flier provides a summary of the riders' features. Please refer to the rider contracts for complete terms, definitions and details.

For use with rider forms R6020708NW, R6020708OR, R6032410NW, R6032410OR, R6026109NW, R6026109OR, R6062619NW, R6062619OR, ICC20-R6032420NW, R6019308NW, R6019308OR, R6032310NW, R6032310OR, R6025809NW, R6025809OR, R6062719NW, R6062719OR and ICC20-R6032320NW. Products issued under contract forms ICC20-P1144420NW, ICC20-P1144520NW and ICC20-P1474420NW. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states.

All guarantees based on the claims-paying ability of MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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