

# Receive guaranteed income for life with the Income Ascender rider

Income Ascender  
single and joint  
payout rates



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.





## MAXIMUM INCOME PERCENTAGE TABLE - SINGLE PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
<b>55 or Younger</b>	4.65%	4.90%	5.15%	5.40%	5.70%	5.75%	5.80%	5.85%	5.90%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%
<b>56</b>	4.90%	5.15%	5.40%	5.65%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%
<b>57</b>	5.15%	5.40%	5.65%	5.90%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%
<b>58</b>	5.40%	5.65%	5.90%	6.15%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%
<b>59</b>	5.65%	5.90%	6.15%	6.40%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%
<b>60</b>	5.90%	6.15%	6.40%	6.65%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%
<b>61</b>	6.15%	6.40%	6.65%	6.90%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%
<b>62</b>	6.40%	6.65%	6.90%	7.15%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%
<b>63</b>	6.65%	6.90%	7.15%	7.40%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%
<b>64</b>	6.90%	7.15%	7.40%	7.65%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%
<b>65</b>	7.15%	7.40%	7.65%	7.90%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%
<b>66</b>	7.40%	7.65%	7.90%	8.15%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%
<b>67</b>	7.65%	7.90%	8.15%	8.40%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%
<b>68</b>	7.75%	8.00%	8.25%	8.50%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%
<b>69</b>	7.90%	8.15%	8.40%	8.65%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%

## MAXIMUM INCOME PERCENTAGE TABLE - SINGLE PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
70	8.00%	8.25%	8.50%	8.75%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%	9.55%
71	8.10%	8.35%	8.60%	8.85%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%
72	8.20%	8.45%	8.70%	8.95%	9.30%	9.35%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%
73	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
74	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
75	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
76	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
77	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
78	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
79	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
80	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
81	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	9.90%
82	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	9.85%	N/A
83	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	9.80%	N/A	N/A
84	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	9.75%	N/A	N/A	N/A
85	8.35%	8.60%	8.85%	9.10%	9.40%	9.45%	9.50%	9.55%	9.60%	9.65%	9.70%	N/A	N/A	N/A	N/A

## MAXIMUM INCOME PERCENTAGE TABLE - JOINT PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
<b>55 or Younger</b>	4.15%	4.40%	4.65%	4.90%	5.20%	5.25%	5.30%	5.35%	5.40%	5.45%	5.50%	5.55%	5.60%	5.65%	5.70%
<b>56</b>	4.40%	4.65%	4.90%	5.15%	5.45%	5.50%	5.55%	5.60%	5.65%	5.70%	5.75%	5.80%	5.85%	5.90%	5.95%
<b>57</b>	4.65%	4.90%	5.15%	5.40%	5.70%	5.75%	5.80%	5.85%	5.90%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%
<b>58</b>	4.90%	5.15%	5.40%	5.65%	5.95%	6.00%	6.05%	6.10%	6.15%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%
<b>59</b>	5.15%	5.40%	5.65%	5.90%	6.20%	6.25%	6.30%	6.35%	6.40%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%
<b>60</b>	5.40%	5.65%	5.90%	6.15%	6.45%	6.50%	6.55%	6.60%	6.65%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%
<b>61</b>	5.65%	5.90%	6.15%	6.40%	6.70%	6.75%	6.80%	6.85%	6.90%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%
<b>62</b>	5.90%	6.15%	6.40%	6.65%	6.95%	7.00%	7.05%	7.10%	7.15%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%
<b>63</b>	6.15%	6.40%	6.65%	6.90%	7.20%	7.25%	7.30%	7.35%	7.40%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%
<b>64</b>	6.40%	6.65%	6.90%	7.15%	7.45%	7.50%	7.55%	7.60%	7.65%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%
<b>65</b>	6.65%	6.90%	7.15%	7.40%	7.70%	7.75%	7.80%	7.85%	7.90%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%
<b>66</b>	6.90%	7.15%	7.40%	7.65%	7.95%	8.00%	8.05%	8.10%	8.15%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%
<b>67</b>	7.15%	7.40%	7.65%	7.90%	8.20%	8.25%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%
<b>68</b>	7.25%	7.50%	7.75%	8.00%	8.30%	8.35%	8.40%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%
<b>69</b>	7.40%	7.65%	7.90%	8.15%	8.45%	8.50%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%

## MAXIMUM INCOME PERCENTAGE TABLE - JOINT PAYOUT RATES

Issue Age	Contract year of the benefit start date														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
70	7.50%	7.75%	8.00%	8.25%	8.55%	8.60%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%
71	7.60%	7.85%	8.10%	8.35%	8.65%	8.70%	8.75%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%
72	7.70%	7.95%	8.20%	8.45%	8.80%	8.85%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%
73	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
74	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
75	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
76	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
77	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
78	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
79	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
80	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
81	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	9.40%
82	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	9.35%	N/A
83	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	9.30%	N/A	N/A
84	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	9.25%	N/A	N/A	N/A
85	7.85%	8.10%	8.35%	8.60%	8.90%	8.95%	9.00%	9.05%	9.10%	9.15%	9.20%	N/A	N/A	N/A	N/A

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.

MassMutual Ascend<sup>SM</sup> 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.

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