

Put your clients' idle assets to work

Enhance your client's assets

Do your clients have retirement assets that earn lower interest year after year? Maybe they're renewing fixed annuities at the guaranteed minimum interest rate or hanging on to old CDs or money market accounts because they don't know where else to go.

They can put these idle assets to work with the Legacy AscenderSM guaranteed death benefit rider from MassMutual Ascend Life Insurance Company.

Pairing a principal protected fixed-indexed annuity with the Legacy Ascender provides:

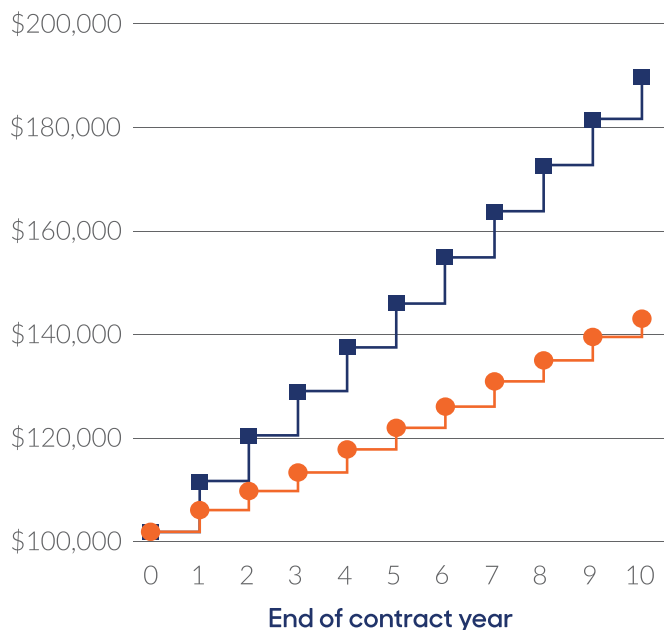
- An enhanced death benefit with no medical underwriting and issued through age 85
- Guaranteed growth of the death benefit base – 9% for 10 years!
- Control of assets through restrictions on payments to beneficiaries
- Enhanced legacy and two payout options for beneficiaries
- Tax planning opportunity for beneficiaries

HYPOTHETICAL EXAMPLE

Lucy is 76 years old and has \$100,000 that she would like to grow and leave to her two children, John and Maggie. She purchases a fixed-indexed annuity and adds the Legacy Ascender.

Lucy passes away at the end of contract year 10 with a death benefit base amount of \$190,000. John and Maggie both have the option to receive the rider death benefit as a lump sum or to annuitize the rider death benefit.

| Account value | Death benefit base amount and lump sum | Annuitization payout |
|---------------|--|---|
| \$143,089 | \$190,000 | \$38,759 per year for 5 years (\$193,799 total) |



John chooses the lump sum payout of \$95,000 ($\$190,000 \div 2$), which may create a new sale opportunity for you. Maggie chooses to annuitize and receives \$19,379 ($\$38,759 \div 2$) per year for five years for a total of \$96,899.

Example assumes no withdrawals are taken, and an 9% simple interest rollup credit available for issue ages 50-79. Account values do not reflect actual market performance.

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.

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. Clients should seek advice on legal or tax questions based on their particular circumstances from an independent attorney or tax advisor.

The Legacy Ascender rider issued by MassMutual Ascend Life Insurance CompanySM (ICC25-R6087225NW) is an optional rider for which there is an annual charge of 0.95%. Rider 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.

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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