

Put your clients'
idle assets to work



Enhance your clients' assets

Do your clients have retirement assets that earn minimal 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 Inheritance EnhancerSM guaranteed death benefit rider from MassMutual Ascend.

Pairing a principal protected fixed-indexed annuity with the Inheritance Enhancer provides:

- An enhanced death benefit with no medical underwriting and issued through age 85
- Guaranteed growth of the death benefit base – 6% 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 Inheritance Enhancer.

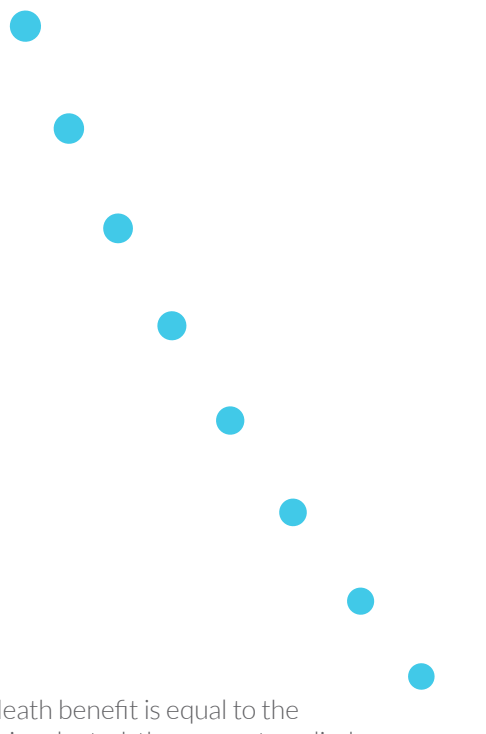
Lucy passes away at the end of contract year 10 with a death benefit base amount of \$160,000. John and Maggie both have the option to receive the rider death benefit as a lump sum or to annuitize the rider death benefit.

| Account value | Death benefit base amount | Lump sum | Annuitization payout |
|---------------|---------------------------|-----------|---|
| \$144,867 | \$160,000 | \$152,434 | \$32,639 per year for 5 years (\$163,199 total) |



John chooses the lump sum payout of \$76,216 ($\$152,434 \div 2$), which may create a new sale opportunity for you. Maggie chooses to annuitize and receives \$16,319 ($\$32,639 \div 2$) per year for five years for a total of \$81,599.

Example assumes no withdrawals are taken, and an 6% simple interest rollup credit available for issue ages 76-85. Account values do not reflect actual market performance. For the lump sum death benefit, this example shows the contract death benefit before the end of contract year five. It shows the rider death benefit as a lump sum after the end of contract year five.



The death benefit amount depends on the payment option selected by the beneficiaries. If the lump sum payment option is selected, the death benefit is equal to the account value plus 50% of the difference between the account value and the death benefit base amount. If the annuitized payment option is selected, the amount applied to pay the death benefit is equal to the death benefit base amount.

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 Inheritance Enhancer rider issued by MassMutual Ascend (R6042513NW) is an optional rider for which there is an annual charge of 1.15%. 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.

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