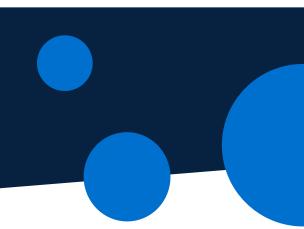


Have you considered keeping your money in an annuity?



As a non-spousal beneficiary, you may have the option to transfer the death benefit amount into an inherited annuity contract from MassMutual Ascend Life Insurance Company. Inherited contracts may provide a way for you to spread out your tax liability, while allowing your inheritance to continue growing.

What are the benefits of an inherited annuity contract?



Continue the annuity's growth

By placing the death benefit into an inherited contract, your assets may continue to grow, which can provide a significant boost to your inheritance over time.



Spread income tax impact over time

Taking your death benefit as a lump sum payment could leave you with a significant tax burden. By opening an inherited contract, your money will not be taxed until you take a distribution.



You can designate your own beneficiaries

One day you can pass your loved one's generosity on to your heirs.

Additional details on back.

Are there other important things I should know?

- Timing is important. In many cases, the IRS requires the first payment from an inherited IRA to be made by December 31 of the calendar year following the owner's death. Similarly, the first payment from an inherited non-qualified contract must be made by the first anniversary of the owner's death.
- Understand your options. If the death benefit amount is paid directly to you, an inherited contract
 will no longer be an option. If you decide to open an inherited contract, the death benefit amount will
 need to stay at MassMutual Ascend or be transferred directly to another insurance carrier.
- Consider annual payment and final distribution requirements. In many cases, the IRS requires you to withdraw a minimum amount each year, known as a Required Minimum Distribution (RMD) for an inherited IRA or a 72(s) Payment for an inherited non-qualified contract. In some cases, a final distribution must be made from an inherited IRA after 10 years.
- Seek advice from a professional. Your decision could have tax or other consequences that you may not have considered. To help avoid surprises, we recommend talking with a tax advisor or a financial professional before you make a decision.

For advice tailored to your specific circumstances, contact your financial professional.

For use with contract forms P1074514NW, P1074514ID, ICC21-P1476721NW, ICC21-P1152121NW, ICC21-P1152021NW, P1140119NW, P1140119ID, P1146620NW, P1146620ID, P1140219NW, P1140219ID, P1110416NW, P1110416ID, ICC20-P1144420NW and ICC20-P1144420NW-NoMVA, ICC20-P1144520NW and ICC20-P1144520NW-NoMVA, ICC20-P1474420NW and ICC20-P1474420NW-NoMVA, P1457113ID, P1129918NW, P1129918ID, P1129918ID-NoMVA, P1134618NW, P1134618ID, P1112916NW, P1112916ID, P1470017NW, P1470017ID, P1104414ID, ICC24-P1172524NW, ICC25-P1174525NW, ICC25-P1174925NW, P1133518NW, P1133518ID, and ICC24-P1825224NW. Form numbers vary by state.

MassMutual AscendSM 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.

This information is not intended or written to be used as legal or tax advice. It was written solely to provide general information and support the sale of annuity products. You should seek advice on legal or tax questions based on your particular circumstances from an attorney or tax advisor.

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This content does not apply in the state of New York.

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