

# 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 surrender the contract or withdraw up to 100% of the account value after the first contract year 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 first day of the confinement meets the waiting period specified in the rider.
- The confinement has continued for a minimum period of at least 90 consecutive days after the later of the first day of confinement or the first contract anniversary.

### 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 surrender the contract or withdraw up to 100% of the account value after the first contract year without early withdrawal charges or market value adjustments in the event they are 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 terminal illness is first diagnosed after the waiting period specified in the applicable rider.

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

Products issued by MassMutual Ascend Life Insurance Company<sup>SM</sup> (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual), under rider forms R6032310NW, ICC20-R6032320NW, ICC10-R6019308NW, R6062719NW, ICC22-R1843822NW, ICC24-R1462324NW, R6032410NW, ICC20-R6032420NW, ICC10-R6020708NW, R6062619NW, ICC22-R1843722NW, and ICC24-R1462424NW. Rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states.

**All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.**

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

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