

# 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

## Facility care or home care or community-based services waiver rider

This waiver rider is only available for contracts issued in California. Clients can withdraw up to 100% of the account value without incurring an early withdrawal charge or market value adjustment after meeting all of the following requirements:

- The owner or joint owner of the annuity is confined to a facility or is receiving in-home care or community-based services prescribed by a physician, registered nurse or licensed social worker.
- The owner or joint owner has been confined to a facility, in-home care, community based care or any combination of the three for a period of at least 90 consecutive days.
- The first day of the 90-day period was at least one year after the effective date of the contract.

### What qualifies as in-home care or a community-based service?

In-home care and community-based services tend to the needs of individuals by providing health and human services in their home or community, rather than moving them to a long-term care facility.

Examples of in-home care and community-based services include: home health care, adult day care, personal care, homemaker services and respite care. Additional information regarding these services is available in the rider contract.

### Can family members provide in-home care?

Family members may be eligible to administer personal care, homemaker or hospice services that meet the requirements of the rider. For more information on family caregivers, visit [aging.ca.gov](http://aging.ca.gov).

## Terminal Illness Waiver Rider

This waiver rider allows clients to withdraw up to 100% of the account value without early withdrawal charges or market value adjustments in the event they're 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 illness is first diagnosed at least one year after the contract effective date.

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

For use with rider forms R6032410CA and R6025809NW. Contract and rider form numbers may vary by state. Products and features may vary by state, and may not be available in all states.

All guarantees based on the claims-paying ability of MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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