

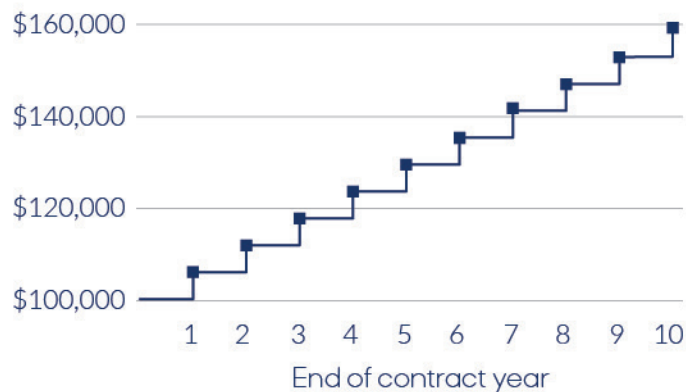
# Provide for your loved ones with the inheritance enhancer

When you purchase a fixed-indexed annuity from MassMutual Ascend, you may have the opportunity to add the Inheritance Enhancer<sup>SM</sup> rider. Adding this optional rider to your annuity can help build an inheritance for your heirs.

## How the Inheritance Enhancer works

Adding the Inheritance Enhancer rider to your annuity contract creates a new value referred to as the benefit base. The benefit base is the amount used to calculate payments for your beneficiaries. In contract years 1-10, **your benefit base will increase by 6% of all the purchase payments you contribute to your annuity in the first contract year.** Your benefit base grows regardless of market conditions.

How the benefit base grows



Example assumes no withdrawals are taken and a 6% simple rollup credit that is available for issue ages 76-85. For issue ages 50-75, the simple rollup credit is 9%.

## Leave a lasting legacy

In addition to guaranteed growth of your benefit base, you can leave a legacy for your loved ones with these features:

### Flexible Payout Options

Your beneficiaries can choose to receive a lump sum or multiple payments. Each beneficiary has the flexibility to choose the option that is right for him or her.

### Control of Your Assets

You have the option to decide how your legacy is passed on to your heirs by selecting the payment options for them.

### Refund of Charges

If you pass away in the first five contract years, rider charges will be refunded and your beneficiaries will receive a death benefit based on the account value.

An annual rider charge equal to 1.15% of the rider benefit base will be deducted from the account value of the annuity at the end of each contract year. The annual rider charge may increase if certain events occur. Consider the benefits and restrictions of the annuity contract, which provides a guaranteed death benefit, and the benefits, restrictions and costs of the Inheritance Enhancer rider before adding the rider to a fixed-indexed annuity. No rider death benefit will be available if you annuitize your annuity or after the required annuitization date.

Increases in the benefit base are subject to the limitations set out in the rider.

Withdrawals may have a significant negative impact on the benefits of the rider. For example, withdrawals may reduce the benefit base and may reduce or stop the increases in the benefit base. This flier presents one example of how the Inheritance Enhancer rider works. The Inheritance Enhancer Buyer's Guide contains additional information about the rider. Please read your rider for definitions and complete terms and conditions.

The Inheritance Enhancer (R6042513NW and R6042513OR) rider is issued by MassMutual Ascend Life Insurance Company, a wholly owned subsidiary of MassMutual. Rider form number may vary by state. Rider 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.

**Principal Underwriter/Distributor: MM Ascend Life Investor Services, LLC, member FINRA and an affiliate of MassMutual Ascend.**

Products issued by MassMutual Ascend Life Insurance Company (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual)

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