MassMutual Ascend

1040 Planning Guide

Reviewing your client's most recent tax return is one way to identify potential financial needs. You may find that an annuity could be a beneficial tool to help them meet their goals, while reducing their tax burden. Here are a few things to look for and consider as you review form 1040.

	U.	utment of the Treasury—Internal Revenue Serv S. Individual Income Ta:	x Return	2024	OMB No. 1545	-0074	IRS Use Only	- Do not we	ite or staple in this space
For the year Jan	. 1-Dec	. 31, 2024, or other tax year beginning		, 2024, ending			, 20	See sep	arate instructions.
Your first name	and m	iddle initial	Last name					Your so	cial security number
If joint return, s	pouse's	first name and middle initial	Last name					Spouse's	social security num
Home address	(numbe	ir and street). If you have a P.O. box, see	instructions.			1	ipt. no.	Presider	tial Election Camps
									ere if you, or your
City, town, or p	ost offi	ce. If you have a foreign address, also co	omplete spaces be	elow. S	Rate	ZIP o	ode	to go to	I filing jointly, want : this fund. Checking w will not change
Foreign country	/ name		Foreign p	province/state/coi	unty	Foreig	n postal code	your tax	or refund. You Spor
Filing Status	3 C	Single			Head		sehold (HO	H)	
Check only		Married filing jointly (even if only o	ne had income)						
one box.		Married filing separately (MFS)			Qualit	ying s	urviving spo	use (QSS	
	If	you checked the MFS box, enter the	e name of your :	spouse. If you o	hecked the HOI	I or Q	SS box, ent	er the chi	ld's name if the
	qu	alifying person is a child but not yo	ur dependent:						
		If treating a nonresident alien or d	ual-status alien	spouse as a U			re tax year.		box and enter
							us yoll,		
Digital		ry time during 2024, did you: (a) rec							
Assets	exch	ange, or otherwise dispose of a dig	ital asset (or a f	inancial interes	t in a digital asse	it)? (Si	e instructio	ns.)	Yes No
Standard	Som	eone can claim: 🗌 You as a de							
Deduction		Spouse itemizes on a separate retur	m or you were a						
			1960 🛄 Are t	shind Spour	se: 🗌 Was bo				Is blind
Dependent			(2)		(3) Relationsh	ip (4			ies for (see instructio
If more	(1) F	irst name Last name		number	to you		Child tax o	recit	Credit for other depend
than four									
dependents,	-		_						
dependents, see instruction	. —		_						
dependents, see instruction and check	_		-						
dependents, see instruction and check here	1-	Total amount from Form(s) W-2 -b	ox 1 (see instru					1a	
dependents, see instruction and check here	1a	Total amount from Form(s) W-2, b						. <u>1a</u> 1b	
dependents, see instruction and check here Income Attach Form(s)	1a b	Household employee wages not n	eported on Forr	n(s) W-2				1b	
dependents, see instruction and check here Income Attach Form(s) W-2 here, Also	1a b c	Household employee wages not n Tip income not reported on line 18	eported on Forr a (see instructio	m(s) W-2 ns)				1b 1c	
dependents, see instruction and check here Income Attach Form(s) W-2 here. Also attach Forms	1a b c d	Household employee wages not n Tip income not reported on line 14 Medicaid waiver payments not rep	eported on Forr a (see instructio ported on Form)	m(s) W-2 ns) (s) W-2 (see ins				1b 1c 1d	
dependents, see instruction and check here Income Attach Form(s) W-2 here. Also attach Forms W-2g and 1009-R if tax	1a b c d e	Household employee wages not n Tip income not reported on line 1a Medicaid waiver payments not rep Taxable dependent care benefits i	eported on Forr a (see instructio ported on Form) from Form 2441	m(s) W-2 ns) (s) W-2 (see ins I, line 26 .				1b 1c 1d 1e	
dependents, see instruction and check here	1a b c d e f	Household employee wages not re Tip income not reported on line 1a Medicaid waiver payments not rep Taxable dependent care benefits I Employer-provided adoption bene	eported on Forr a (see instruction ported on Form) from Form 2441 afits from Form 1	n(s) W-2 ns) (s) W-2 (see ins 1, line 26 . 8839, line 29				1b 1c 1d 1e 1f	
dependents, see instruction and check here	1a b c d e f g	Household employee wages not in Tip income not reported on line 1. Medicaid waiver payments not rep Taxable dependent care benefits t Employer-provided adoption benef Wages from Form 8919, line 6.	eported on Forr a (see instruction ported on Form) from Form 2441 afits from Form 2	m(s) W-2 ns) (s) W-2 (see ins 1, line 26 . 8839, line 29				1b 1c 1d 1e 1f	
dependents, see instruction and check here	1a b c d e f g h	Household employee wages not in Tip Income not reported on line 12 Medicald walver payments not reg Taxable dependent care benefits I Employer-provided adoption bene Wages from Form 8919, line 6 Other earned income (see instruct	eported on Form a (see instruction ported on Form) from Form 2441 efits from Form 2 tions)	m(s) W-2	tructions) .			1b 1c 1d 1e 1f	
dependents, see instruction and check here	1a b c d e f g	Household employee wages not in Tip income not reported on line 1. Medicaid waiver payments not rep Taxable dependent care benefits t Employer-provided adoption benef Wages from Form 8919, line 6.	eported on Form a (see instruction ported on Form) from Form 2441 efits from Form 2 tions)	m(s) W-2	tructions)			1b 1c 1d 1e 1f 1g 1h	
dependents, see instruction and check here	1a b c d e f g h	Household employee wages not in Tip Income not reported on line 12 Medicald walver payments not reg Taxable dependent care benefits I Employer-provided adoption bene Wages from Form 8919, line 6 Other earned income (see instruct	eported on Form a (see instruction ported on Form) from Form 2441 efits from Form 2 tions)	m(s) W-2	tructions) .			1b 1c 1d 1e 1f	
dependents, see instruction and check here	1a b c d e f g h i	Household employee wages not n Tip income not reported on line 1 Medicaid waiver payments not rep Taxable dependent care benefits Employer-provided adoption bene Wages from Form 8019, line 6 Other earned income (see instruct Nontaxable combat pay election Add lines 1a through 11	eported on Form a (see instruction ported on Form) from Form 2441 efits from Form 2 tions)	m(s) W-2	tructions)			1b 1c 1d 1e 1f 1g 1h	
dependents, see instruction and check here	1a b c d e f g h i z	Household employee wages not n Tip income not reported on line 1 Medicaid waiver payments not reg Taxable dependent care benefits Employer-provided adoption bene Wages from Form 8019, line 6 . Other earned income (see instruct Nontaxable combat pay election (Add lines 1a through 10	eported on Form a (see instruction ported on Form) from Form 2441 afits from Form - tions) (see instructions	m(s) W-2	tructions)			1b 1c 1d 1e 1f 1g 1h	
dependents, see instruction and check here	1a b c d e f g h i z 2a 3a	Household employee wages not n Tip income on reported on line 1: Medicald water apprents not rep Traxable dependent care benefits Employer-provided adoption bene Wages from Form 8919, line 6 . Other earned income (see instruct Nontaxable combat pay election Add lines 1a through 1h . Tax-exempt interest . Caulified dividends .	eported on Form a (see instructio ported on Form) from Form 2441 afits from Form - tions) (see instructions 28	m(s) W-2	ructions)			1b 1c 1d 1e 1f 1g 1h 1z 2b	
dependents, see instruction and check here	1a b c d f g h i z 2a 3a 4a	Household employee wages not n Tip income not reported on line 1: Medicaid waiver payments not rep Taxable dependent care benefits Employer-provided adoption bene Wages from Form 8019, line 6 Other earned income see instruct Nontaxable combat pay election Add lines 1 a through 1h Tax-exampt linterest Galdide dividends	eported on Form a (see instruction ported on Form) from Form 2441 affits from Form - tione) see instructions 	n(s) W-2	tructions)	t		1b 1c 1d 1e 1f 1g 1h 1c 1g 1h 1c 1g 1b 1c 1d 1c 1d 1c 1d 1c 1d 1c 1c 1d 1c 1c 1d 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c	
dependents, see instruction and check here	1a b c d f g h i z 2a 3a 4a 5a	Household employee wages not n Tip income not reported on line 11 Medicald waiver payments not re Taxable dependent care benefits Employee-provided adoption ben Wages from Ferme 819 (sine 0 Other earned income (see instruct Nontauable combat pay election (Add lines 1 a through th Tax-exempt interest Uastified driveds IRA distributions Pensions and annulities	eported on Form a (see instructio ported on Form) from Form 2441 affits from Form - tions) see instructions 2a 3a 4a 5a	m(s) W-2	Taxable Interes Ordinary divide Taxable amoun Taxable amoun	t		1b 1c 1d 1e 1f 1g 1h 1c 1g 1h 1c 1g 1b 1c 1d 1c 1d 1c 1d 1c 1d 1c 1d 1c 1c 1d 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c	
dependents, see instruction and check here	1a b c d e f g h i z 2a 3a 4a 5a 6a	Household employee wages not n To income not reported on line 11 Medicald waiver payments not rep Taxable dependent care benefits Employee-provided adoption bank Wages from Form 8019, line 6 - Other earmad income (see instruct Anothabable combat pay election Add lines 1a through 1h - Tax-exempt interest - Qualified dividendis - Field adirbichions - Pensions and annutities - Social security benefits	eported on Form a (see instruction ported on Form) from Form 2441 efits from Form 2441 see instructions 2a 3a 4a 5a 6a	m(s) W-2	Tuctions)	t		1b 1c 1d 1e 1f 1g 1h 1c 1g 1h 1c 1g 1b 1c 1d 1c 1d 1c 1d 1c 1d 1c 1c 1d 1c 1c 1d 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c 1c	
dependents, see instruction and check here	1a b c d e f f g h i z 2a 3a 4a 5a 6a c	Houshold employee wagen of to pi noome not reported on line 1 and Madicald waive payments not rep translet deprached can benefits Employee-provided adoption bears Wages from Free 1990 (ji no 6) Other earned income (see Instruct Notatable combat pay electron Add Ines 1a favora) In Tar-exampt interest Calified advised analified dividents Francisco and annulles Social security benefits Hy ou elect to use the large-same	eported on Form (see instruction ported on Formm) from Form 2441 fits from Form 2441 (isona) (see instructions) 2a 2a 3a 4a 5a 6a Mathematical Salesting	m(s) W-2	Tructions)	t		1b 1c 1d 1e 1f 1g 1h 1g 1h 1b 12 2b 3b 4b 5b 6b	
dependents, see instruction and check here	1a b c d e f g h i z 2a 3a 4a 5a 6a c 7	Houshold employee wagen of to pincene not represented on line 1 Medicali waive payments not ner trastele depracent care bienets Employee-provided adoption bene Mage from Finme 2010, line 6 Other earned neome jeles instruct Nada lines ta through th Ta-exempt interest Qualified dividends Ha distributions Pensions and annullis Social security buentifis Housh for to use the lawrite. Housh for the lawrite the Dipal gain or Deal Lawrite. Since Deal and the Constraints House the lawrite the House th	eported on Form a (see instruction ported on Form) from Form 2441 afits from 560 afits from 560	n(s) W-2	Taxable interes Ordinary divide Taxable amoun Taxable amoun	t		1b 1c 1d 1e 1f 1g 1h 12 2b 2b 50 6b	
dependents, see instruction and check here	1a b c d e f g h i z 2a 3a 4a 5a 6a c 7 8	Household employee wagen och pi komen nor knyedia och mi la Madicala waver payments not ng Taxales dispander and taxales dispander and Maga tem Film Mill (hi la 6). Other samad hazma jelekton (Maga tem Film Mill (hi la 6). Other samad hazma jelekton (Mala taxale). Mala taxale samad hazma jelekton (Mala taxale).	eported on Form a (see instruction ported on Formm from Form 2441 afits from Form i lons)	m(s) W-2	Tacable interes Ordinary divide Tacable amoun Tacable amoun Tacable amoun Tacable amoun Sacable amoun Accheck here	t		1b 1c 1d 1e 1f 1g 1h 1b 2b 2b 3b 4b 5b 60 7 8	
dependents, see instruction and chock here	1a b c d e f f g h i z 2a 3a 6a 6a c 7 8 9	Household employee wagen och to isocenn or troyextical on line 1- Medical wiver payments not re- tradels agrounder care brieffs Employee-provided adjebb bei Dente samet income jele should Nontacable conclus per election. Dente samet income jele should Bild dimitest a brieffs Bild dimitest a brieffs Excellent divides and another Bild admitudes. Dentesona and annulles. Bild admitudes annulles. Bild admitu	eported on Forn a (see instruction ported on Form) from Form 2441 afits from Form 1 (see instructions 2a 3a 4a 5a 6a 1, line 10 1, and 8, This is:	m(s) W-2	Tuctions)	t		1b 1c 1d 1d 1f 1g 1g 2b 3b 4b 5b 5b 5b 5b 5b 5b 5b 77 8 9	
dependents, see instruction and check here	1a b c d e f g h i z 2a 3a 4a 6a c 7 8 9 10	Household employee wagen och pin komen nor knyende o nie la Madicaia wawe paymete on the zakałe skynaterica wa benefits Employee-providel adoption hem Maga tem Finm Binl (III), line 8 . Other annal factoria pile strature Maga tem Sint anna pile strature Add lines ta through the tex-sampet interaction and the additional income tem Relational anomalies Baditional income tem Schedule Add lines it, zb., Sh. 4b, 5b, 6b, 7b. Additional income from Schedule Add lines it, zb., Sh. 4b, 5b, 6b, 7b.	aported on Forr a (see instruction or form struction or form struction or form struction form form structions)	n(s) W-2	ructions)	t		1b 1c 1d 1e 1g 1f 1g 1h 1b 1g 1h 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b	
dependents, see instruction and check line of the see instruction attach form(s) W-2 here, Also attach form(s) M-2 here, Also	1a b c d e f f g h i z 2a 3a 4a 5a 6a c 7 8 9 10 11	Household employee wagen och to isocenn or troyextical on line 1- Medical wiver payments not re- tradels agrounder care brieffs Employee-provided adjebb bei Dente samet income jele should Nontacable conclus per election. Dente samet income jele should Bild dimitest a brieffs Bild dimitest a brieffs Excellent divides and another Bild admitudes. Dentesona and annulles. Bild admitudes annulles. Bild admitu	aported on Forr a (see instruction or form struction or form struction or form struction form form structions)	n(s) W-2	Tuctions)	t		1b 1c 1d 1d 1f 1g 1g 2b 3b 4b 5b 5b 5b 5b 5b 5b 5b 77 8 9	
dependents, see instruction and check here	1a b c d e f g h i z 2a 3a 4a 6a c 7 8 9 10	Household employee wagen och pin komen nor knyende o nie la Madicaia wawe paymete on the zakałe skynaterica wa benefits Employee-providel adoption hem Maga tem Finm Binl (III), line 8 . Other annal factoria pile strature Maga tem Sint anna pile strature Add lines ta through the tex-sampet interaction and the additional income tem Relational anomalies Baditional income tem Schedule Add lines it, zb., Sh. 4b, 5b, 6b, 7b. Additional income from Schedule Add lines it, zb., Sh. 4b, 5b, 6b, 7b.	aported on Form a (peet el astructio) a (peet el astructio) a (peet el astruction) trom Form 2443 setter for	m(s) W-2	Tructions)	t		1b 1c 1d 1e 1g 1f 1g 1h 1b 1g 1h 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b 1b	
dependents, see instruction and check here	1a b c d e f f g h i z 2a 3a 4a 5a 6a c 7 8 9 10 11	Household employee wagen not r by locemon retroprecision of me I Madical waver payments not re Tradels approach can be inflast Employee-provided adoption bein Debug and the second second second Debug and the second second second RNA deters ta through the share RNA deters ta through the second RNA deters ta through the second RNA deters ta through the second RNA deters ta through the second retroprecision and anothers Additional income from Stocks and Additional to come from Stocks and Additional to any for the second second second second retroprecision and and the second second second second retroprecision and second second second second second retroprecision and second second second second second retroprecision and second second second second second second retroprecision and second second second second second second second second second retroprecision and second second second second second second second retroprecision and second sec	ported on Form a (see instruction cored on Form a (see instruction form Form form form form form form form form a a a	mb) W-2	Tructions)	t		10 10 10 10 10 10 10 11 10 10 10 10 10 1	
dependents, see instruction and check line of the see instruction attach form(s) w/2 here. Also attach forms w/2 and 1009-R it tax was withinked 1009-R it tax was withinked 1009-R it tax was withinked 1009-R it tax was withinked instructions. Attach Sch. B if regard attach Sch. B if regard att	1a b c d e f g h i z 2a 3a 6a c 7 8 9 10 11 12	Household employee wagen of the pin scoren or enyoperid an line 1 - Madical wierer payments and res autobio sponderic auto benefits Wagen from Form 1913, line 4 - Done arrand house (see instruct Nontacable combat pay election). Done arrand house (see instruct Nontacable combat pay election) and and should all additubular Prevision and annullis. Social security bands Matchin Steh Additional income from Schoolage Additional income from Into Robotic Into 10 mon line 3. This Biothandri debutchion e Henelaged	aported on Form a (see instruction of the see instruction from Form 2441 sfits from Form 14 stits from Form 14 see instructions 28 38 44 58 58 58 58 58 58 58 58 58 58 58 58 58	mb) W-2	Tructions)	t		10 10 11 11 11 11 11 12 10 10 10 10 10 10 10 10 10 10 10 10 10	

Tax and				
Credits	16	Tax (see instructions). Check if any from Form(s): 1 8814 2 4972 3	. 16	
srealts	17	Amount from Schedule 2, line 3	. 17	
	18	Add lines 16 and 17	. 18	
	19	Child tax credit or credit for other dependents from Schedule 8812	. 19	
	20	Amount from Schedule 3, line 8	. 20	
	21	Add lines 19 and 20	. 21	
	22	Subtract line 21 from line 18. If zero or less, enter -0	. 22	
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	. 23	
	24	Add lines 22 and 23. This is your total tax	. 24	
Payments	25	Federal income tax withheld from:		
		Form(s) W-2		
	b	Form(s) 1099		
	С	Other forms (see instructions)		
	d	Add lines 25a through 25c	. 25d	
	26	2024 estimated tax payments and amount applied from 2023 return	. 26	
ualifying child, thanh Sch. EIC	27	Earned income credit (EIC)		
	28	Additional child tax credit from Schedule 8812		
	29	American opportunity credit from Form 8863, line 8		
	30	Reserved for future use		
	31	Amount from Schedule 3, line 15		
	32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	. 32	
	33	Add lines 25d, 26, and 32. These are your total payments	. 33	
Dofund	34		34	
Refund			35a	
Refund	35a	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here		
Refund				
	35a b d	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here Routing number c Type: Checking Saving Account number		
Direct deposit?	b	Routing number Checking Saving		
Direct deposit? See instructions.	b d 36	Routing number o Type: Checking Saving Account number Amount of line 34 you want applied to your 2025 estimated tax .		
Direct deposit?	b d	Routing number C Type: Checking Saving	gs	
Direct deposit? See instructions. Amount	b d 36	Routing number e Type: Checking Saving Account number as as as Subtract line 33 from line 24. This is the amount you oves. for details on how to pay, go to www.str.gov/Payment or see instructions. as	gs	
Direct deposit? See instructions. Amount You Owe	b d 36 37 38	Routing mutcher eType: Choding Saver, Amount of line 34 you want applied by your 2008 estimated tax 9.6 Solvert (in 35 from 16%), the site of saver you over. Solvert (in 35 from 16%), the site of saver you over. For details on how to pay, poly over, in goo/Payments or see Instructions. Bit Estimated tax pumple are instructions Bit Bit Bit	gs	
Direct deposit? See instructions. Amount	b d 36 37 38 Dc	Routing number e Type: Checking Saving Account number as as as Subtract line 33 from line 24. This is the amount you oves. for details on how to pay, go to www.str.gov/Payment or see instructions. as	gs . 37	□ No
Direct deposit? See instructions. Amount You Owe Third Party	b d 36 37 38 Dc ins Dc	Routing muther Amount of the 34 you want applied by your 3203 estimated tax Amount of the 34 you want applied by your 3203 estimated tax Both and tay and the 34 the 3	gs . 37 the below.	No
Direct deposit? See instructions. Amount You Owe Third Party Designee	b d 36 37 38 Dc ins De na	Routing method e Type:: O Routing of Selection Selection Anounct of the 34 yous wordt applied by your 2003 estimated tax	gs . 37 the below. lentification N	
Direct deposit? See instructions. Amount You Owe Third Party	b d 36 37 38 De na Un	Routing muncher eType:: Choding Estimate Amount of line 34 you want applied by your 2028 estimated tax 36 Amount of line 34 you want applied by your 2028 estimated tax 36 Subtract line 33 form line 34, This line hanner you ever. 38 For datal on how lo pay, po lo wave, in goo/Paymento rase instructions 38 pour line 16, this line wave, in goo/Paymento rase line with the 1657 See Vec. Compte you want by allow incoher particip to discuss this relation with the 1657 See Vec. Compte you want by allow incoher particip to discuss this relation with the 1657 See Vec. Compte you want by allow incoher particip to discuss this relation with the 1657 See Vec. Compte you want by allow incoher particip to discuss this relation with the 1657 See Vec. Compte you want by allow incoher particip to discuss this relation with the discussion Personal	gs . 37 ite below. ientification N) ito the best	
Direct deposit? See instructions. Amount You Owe Third Party Designee	b d 36 37 38 Dc ins Dc ins Dc ins Dc ins Dc ins Dc ins Dc ins Dc	Routing munitary e Type: Checking Serier Amount of line 34 you want applied by your 2003 settimated tax 36 Section 111111111111111111111111111111111111	gs 37	of my knowledge and er has any knowledge
Direct deposit? See instructions. Amount You Owe Third Party Designee Sign	b d 36 37 38 Dc ins Dc ins Dc ins Dc ins Dc ins Dc ins Dc ins Dc	Routing muther	gs 37 te below. ientification N/ to the best rhich prepar f the IRS as	of my knowledge and er has any knowledge nt you an identity
Direct deposit? See instructions. Amount You Owe Third Party Designee Sign Here	b d 36 37 38 Dc ins Dc ins Dc ins Dc ins Dc ins Dc ins Dc ins Dc	Routing muncher e Type:: Chadding Gamma Amount of the 34 you want applied by your 3203 estimated tax 36 Souther (this 35 hours in the applied by your 3203 estimated tax 36 Southart the 33 Show want applied by your 3203 estimated tax 36 Southart this 35 hours in the applied by the southart by th	gs 37 te below. ientification N/ to the best rhich prepar f the IRS as	of my knowledge and er has any knowledge
Direct deposit? See instructions. Amount You Owe Third Party Designee Sign Here Joint return? See instructions.	b d 36 37 38 De ins De na Un bei Yo	Routing munitary e Type: Chadding Galaxie Account number Amount of the 34 you want applied by your 2028 estimated tax	g8 37 37 37 37 37 37 37 37 37 37 37 37 37	of my knowledge and er has any knowledge nt you an Identity IN, enter it here ht your spouse an
Direct deposit? See Instructions. Amount You Owe Third Party Designee Sign Here Joint return? See Instructions.	b d 36 37 38 De ins De na Un bei Yo	Robits printer e Type: Checking Saling Amount of the 34 you want applied by your 3203 estimated tax 36 Saling Saling Amount of the 34 you want applied by your 3203 estimated tax 36 Saling Saling Saling Saling tax 350 memory tax you want applied by your 3203 estimated tax young be instructions 36 Saling Saling <t< td=""><td>g8 . 37 Me below. In the best which press Protection P see inst.) If the IRS as destive Prot</td><td>of my knowledge and er has any knowledge nt you an Identity IN, enter it here ht your spouse an</td></t<>	g8 . 37 Me below. In the best which press Protection P see inst.) If the IRS as destive Prot	of my knowledge and er has any knowledge nt you an Identity IN, enter it here ht your spouse an
Direct deposit? See Instructions. Amount You Owe Third Party Designee Sign Here Joint return? See Instructions.	b d 36 37 38 De int De int bei Yo	Routing munchar e Type: Checking Sealer Amount of time 34 you want applied by your 3000 estimated tax ga Sealer Amount of time 34 you want applied by your 3000 estimated tax ga Sealer Amount of time 34 you want applied by your 3000 estimated tax ga Sealer Amount of time 34, This is the analysis of the 300 estimates the sealers Ba ga gamma Time Person of the 300 estimates the 30	g8 37 37 37 37 37 37 37 37 37 37 37 37 37	of my knowledge and er has any knowledge nt you an Identity IN, enter it here ht your spouse an
Direct deposit? See instructions. Amount You Owe Third Party Designee Sign Here Joint return? See instructions.	b d 38 37 38 De ins De ins De Na Vin bei Yo	Robits printer e Type: Checking Bainty Amount of the 34 you want applied by your 3200 estimated tax 36 Subtract tite 33 Store want applied by your 3200 estimated tax 36 Subtract tite 33 Store want applied by instructions For default on the or by top, the instructions Implied by an applied by the instructions Implied by an applied by applied by an applied by an applied by appl	g8 - 37 the below, intertification N to the beet thick prepar f the IRS as Protection F tere inst.) f the IRS as dentity Prot see inst.)	of my knowlodge and ne has any knowledge nt you an identity IN, enter it here at your spouse an action PIN, enter it he
Direct deposit? See instructions. Amount You Owe Third Party Designee Sign Here Sign there Sign a copy for your records.	b d 38 37 38 De ins De ins De Na Vin bei Yo	Routing munchar e Type: Checking Sealer Amount of time 34 you want applied by your 3000 estimated tax ga Sealer Amount of time 34 you want applied by your 3000 estimated tax ga Sealer Amount of time 34 you want applied by your 3000 estimated tax ga Sealer Amount of time 34, This is the analysis of the 300 estimates the sealers Ba ga gamma Time Person of the 300 estimates the 30	g8 - 37 the below, intertification N to the beet thick prepar f the IRS as Protection F tere inst.) f the IRS as dentity Prot see inst.)	of my knowledge and er has any knowledge nt you an Identity IN, enter it here at your spouse an sction PIN, enter it he Check it:
Direct deposit? See instructions. Armount You Owe Third Party Designee Sign Here Sign enstructions. Keep a copy for your records.	b d 36 37 38 Dc ins Dc ins Dc ins Dc Pn Ph Pn	Robits printer e Type: Checking Gaining Amount of the 34 you want applied by your 3203 estimated tax 36 Subtract tim 33 form (Rs 24, This It the mount Syna over For databa on how to pay, got to your , Fig. 2007 Payments or see Instructions 38 Extinated tax paying take instructions 38 38 System (Hin 33 form (Rs 24, This It the mount Syna over For databa on how to pay, got to want, Fig. 2007 Payments or see Instructions 38 you want of applied instructions 38 38 you want of applied instructions 38 38 grade Data Payed instructions Band memory Boone Type Payed instructions Band opport Data Data Band Band Band opport Data Data Band Ban	g8 - 37 the below, intertification N to the beet thick prepar f the IRS as Protection F tere inst.) f the IRS as dentity Prot see inst.)	of my knowlodge and ne has any knowledge nt you an identity IN, enter it here at your spouse an action PIN, enter it he
Direct deposit?" Armount You Owe Third Party Designee Sign Here Soint return? Bee Instructions. Keeps a copy for your records. Paid Preparer	b d 36 37 38 Dc ins Dc ins Dc ins Dc Pn Ph Pn	Robits printer e Type: Checking Gaining Amount of the 34 you want applied by your 3203 estimated tax 36 Subtract tite 33 Store want applied by your 3203 estimated tax 36 Subtract tite 33 Store want applied by point 3203 estimated tax 36 Subtract tite 33 Store want applied by point 3203 estimated tax 36 Subtract tite 33 Store want applied by an inductional you over 38 you want to allow another periors to discuss this induct with the IRST Berger set of a single set of applied by the start tax applied by a single set of a single set of applied by the start tax applied by the single set of applied by the start tax applied by the single set of applied b	g8 - 37 the below, intertification N to the beet thick prepar f the IRS as Protection F tere inst.) f the IRS as dentity Prot see inst.)	of my knowledge and er has any knowledge nt you an Identity IN, enter it here at your spouse an sction PIN, enter it he Check it:
Direct deposit? See instructions. Armount You Owe Third Party Designee Sign Here Sign enstructions. Keep a copy for your records.	b d 36 37 38 Dc int De na Un bel Yo Sp Ph Pn Fir	Routing municipal e Type: Checking Date Amount of time 34 you want applied by your 2003 estimated tax 36 Schwart 2003 estimated tax 36 Amount of time 34 you want applied by your 2003 estimated tax 36 Schwart 2003 estimated tax 36 Schwart 2003 estimated tax 36 Schwart 2003 estimated tax 36 Schwart 2003 estimated tax 36 Schwart 2003 Storm 2004 priority of the schwart 30 point priority of the schwart 30 point schwart 30 Priority 2004 priory 2004 priory 2004 priority 2004 priority 2004 priority 2004 pri	g8 - 37 title below. ientification N) to the best finish prepare f the IRS as Protection P preview inst.) f the IRS as ientity Prot pare inst.)	of my knowledge and er has any knowledge nt you an Identity IN, enter it here at your spouse an sction PIN, enter it he Check it:

Dependents

Your client's family profile may trigger conversations about legacy planning needs.

A fixed-indexed annuity with a death benefit rider offers a tax-efficient way to grow assets, and can provide a financial legacy that's paid directly to beneficiaries without going through probate.

Income (Line 1)

Did your client report a high salary? It could be a good opportunity to discuss their current retirement plan contributions.

If your client is currently maximizing their contributions to an employer-sponsored plan and they still have assets to use toward retirement, a tax-deferred annuity could be a good option.

Taxable interest and dividends (Lines 2b and 3b)

Is high interest and dividend income affecting your client's tax burden?

By moving assets into an annuity, your client can defer taxes on some of the money they are saving for retirement.

Social Security benefits (Line 6a)

Is your client paying taxes on their Social Security income?

To reduce your client's tax liability, consider repositioning other income sources into a tax-deferred annuity.

Overpayment (Line 34)

Did your client withhold too much in taxes?

While a tax refund can be a nice bonus, it may mean it's time to review your client's withholding. By withholding too much, they could be missing opportunities to put their money to work for them.

For producer use only. Not for use in sales solicitation.

This information is not intended or written to be used as legal or tax advice. A client should seek advice on legal or tax questions based on the client's particular circumstances from an attorney or tax advisor.

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

For producer use only. Not for use in sales solicitation.

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

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

MassMutual Ascend

© 2025 MassMutual Ascend Life Insurance Company, Cincinnati, OH 45202. All rights reserved. www.MassMutualAscend.com F6077324NW