

Continuation after a death claim

MassMutual Ascend Life Insurance Company offers a wide array of products that may enable you to help your clients reach their financial goals. This includes products for a client who is either a surviving owner or a designated beneficiary of an annuity contract.

Depending on your client's financial goals, you may determine that an inherited annuity contract or spousal continuation is appropriate. To assist you, view the guidelines for inherited contracts below or for spousal continuation on the next page. Please note, MassMutual Ascend does not offer inherited contracts for beneficiaries who are surviving spouses. Rather, surviving spouses may elect for a spousal continuation.

INHERITED CONTRACTS

Availability and RMD Requirements for Inherited Contracts		
	Qualified	Non-Qualified
Is this business type accepted by MassMutual Ascend	Yes	Yes
What products are available for this business type?	All products	All products
Are income payments required with new contracts?	Yes, based on SECURE Act rules	Yes, based on life expectancy

Paperwork Requirements for Inherited Contracts		
New Contract Paperwork Requirements	Qualified	Non-Qualified
Application	Yes	Yes
Replacement Notice	Yes	Yes
Transfer/1035 Exchange Form	Yes	Yes
State-specific forms	Yes	Yes
Varying additional forms	Yes	Yes
RMD Systematic Payment Election Agreement for Inherited IRAs	Yes	N/A
Acknowledgement and 72(s) Systemic Payment Election Agreement for Non-Qualified Annuity	N/A	Yes
Existing Contract Claim Requirements	Qualified	Non-Qualified
Annuity Claim Form	Yes	Yes
Death Certificate	Yes	Yes
Notice and customer information form for death claim disbursements	Yes	Yes
Scanned copy of claimant's driver's license	Yes	Yes

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SPOUSAL CONTINUATIONS

Availability and RMD Requirements for Spousal Continuations		
	Qualified	Non-Qualified
Is this business type accepted by MassMutual Ascend	Yes	Yes
What products are available for this business type?	All products	All products
Are income payments required with new contracts?	Determined by surviving spouse's life expectancy	No

Paperwork Requirements for Spousal Continuations		
New Contract Paperwork Requirements	Qualified	Non-Qualified
Application	Yes	Yes
Replacement Notice	Yes	Yes
Transfer/1035 Exchange Form	Yes	Yes
State-specific forms	Yes	Yes
Varying additional forms	Yes	Yes
RMD Systematic Payment Election Agreement for Inherited IRAs	No	N/A
Acknowledgement and 72(s) Systemic Payment Election Agreement for Non-Qualified Annuity	N/A	No
Existing Contract Claim Requirements	Qualified	Non-Qualified
Annuity Claim Form	Yes	Yes
Death Certificate	Yes	Yes
Notice and customer information form for death claim disbursements	Yes	Yes
Scanned copy of claimant's driver's license	Yes	Yes

You can find additional information by logging into your account at MyBusiness.MassMutualAscend.com/login.

- The MassMutual Ascend Market Conduct and Compliance Guide includes suitability and best interest guidelines. To download a copy, search for Compliance Resources.
- Additional information on submitting applications for inherited contracts can be found in Submitting Inherited IRA Business and Submitting Inherited Non-Qualified Annuity Business. To download copies, visit Kitting under Forms & Materials.

Thank you for choosing MassMutual Ascend!

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

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