MassMutual Ascend
Life Insurance Company

Income you cannot outlive with the Income Ascender Advisory

When you purchase a fixed-indexed annuity from MassMutual Ascend Life Insurance Company, you may have the opportunity to add the Income Ascender Advisory℠ rider. Adding this optional rider to your annuity can help you achieve your retirement goals with these competitive features:

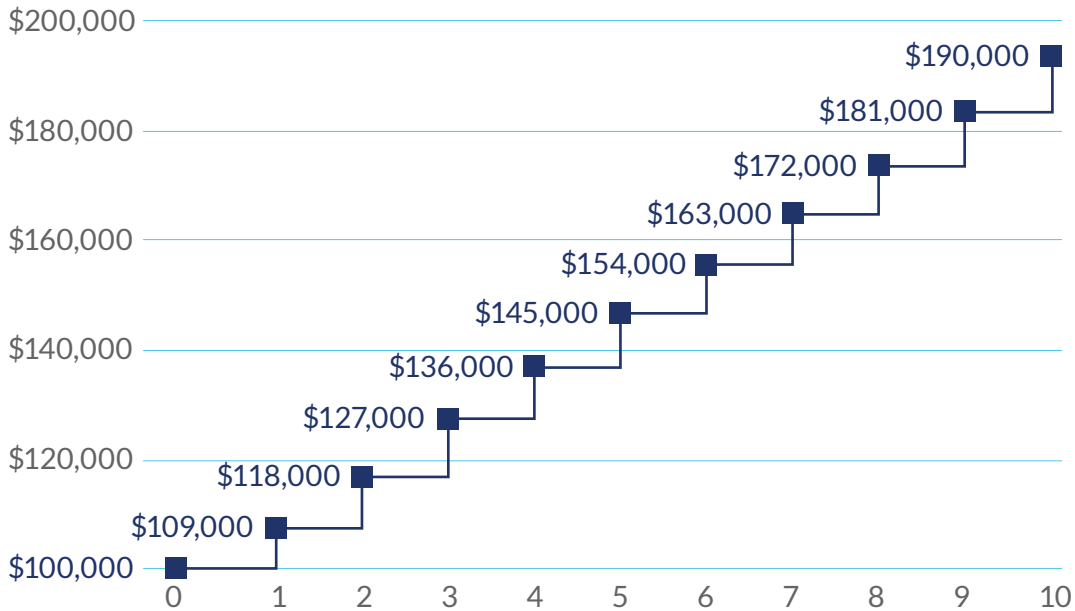
- Option to start rider income payments immediately if age 55+.
- Receive rider income payments for life.
- Flexibility to choose your payment option when you're ready to receive income.
- Choose from single lifetime income or joint lifetime income.

How the Income Ascender Advisory works

Adding the Income Ascender Advisory rider to your annuity contract creates a new value referred to as the benefit base. The benefit base is the amount used to calculate your rider income payments. In contract years 1-10, your benefit base will increase by 9% 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

For example, if you purchase a fixed-indexed annuity with a $100,000 purchase payment, your benefit base will increase by $9,000 per year for 10 years.



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

What happens if I die?

The Income Ascender Advisory rider offers flexibility for your loved ones.

If income payments have not started and your contract has a successor owner, the rider continues and the successor owner becomes the "insured" for purposes of income payments. If your contract has no successor owner, the rider terminates and the contract's death benefit is payable. Rider charges are refunded.

If income payments have started and your contract has a successor owner, the rider terminates if a single lifetime option was selected. If the joint lifetime option was selected, the rider income payments will continue for the life of the surviving spouse. If your contract has no successor owner, the rider terminates, and the contract's death benefit is payable.

Scan QR code for complete and current payout rates.

An annual rider charge equal to 0.90% 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 can provide guaranteed income for life through annuitization, and the benefits, restrictions and costs of the Income Ascender rider before adding the rider to a fixed-indexed annuity.

Increases in the benefit base are subject to the limitations set out in the rider. For single lifetime option, you must be at least age 55 on the income start date. For joint lifetime option, you and your spouse must both be at least age 55 on the income start date.

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 increases in the benefit base. This flier presents one example of how the Income Ascender Advisory rider works. The Income Ascender Advisory Buyer's Guide contains additional information about the rider. Please read your rider for definitions and complete terms and conditions.

MassMutual Ascend℠ is not an investment adviser and the information provided in this document is not investment advice. You should consult your financial professional for advice based on your personal circumstances and financial situation.

The Income Ascender Advisory (ICC25-R6087225NW) rider is issued by MassMutual Ascend Life Insurance Company℠ (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). Rider form number may vary by state. Rider and features may vary by state, and may not be available in all states. For use with contract forms ICC20-P1140219NW and ICC20-P1146620NW.

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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