

# Tips for Completing The Withdrawal/ Surrender Request Form

Please be aware that our withdrawal/surrender request form has sections that are only applicable to certain tax qualifications. Before completing the form, you should verify your tax qualification by checking your annuity statement or contract. You can also create or log into your account on [MassMutualAscend.com](https://www.massmutualascend.com) to find this information.

If the tax qualification of your contract is a 401, 403(b) or a governmental 457(b), IRS rules impose limitations on accessing your funds. **For example, a withdrawal or surrender will require a signature or a certificate of approval from your plan administrator**, even if you are no longer with that employer. If you are not sure who your plan administrator is, contact your current or former employer.

## In order to speed processing:

### Use the most recent form available on the website

- Often state regulations will change the form and the incorrect form then cannot be used.

### Forms can be emailed, faxed, or mailed

- **Only submit the completed form once.** For example, if you mail it to us, please do not email or fax it.
- **If faxed**, a cover page is NOT needed. Please ensure all pages are faxed at once in page number order.

### When completing the form:

- Please print clearly and only print inside the boxes. We use an automated software to read the form and this system can only read what is written inside the boxes.
- In the Payee section, please **DO NOT** attach a voided check. Please complete the payee payment area.
- Ensure the form is signed and dated. It cannot be processed without a signature and date.

## Other helpful tips:

- Many withdrawal requests of up to \$25,000 from non-qualified and IRA contracts may be made by logging into your online account or made by phone.
- For direct deposit requests, we use a third-party service to verify your checking or savings account information. If the information cannot be verified, a check will be mailed to your address of record.
- We may require a physical signature notarization or guarantee before we can process your request. For example, we may request it if you purchased your contract electronically using an electronic signature and you have not previously submitted a notarized signature.
- Please be aware that taking a withdrawal may result in a taxable and reportable event.

If you cannot find answers online on how to complete the form or determine if you qualify to make a phone withdrawal, contact your financial professional or call our Customer Service representatives at **800-854-3649 for fixed and fixed-indexed annuities or 800-789-6771 for registered index-linked annuities** between 8 a.m. and 5 p.m. ET.

Products issued by MassMutual Ascend Life Insurance Company<sup>SM</sup> (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

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