

# Bridge the income gap with the IncomeSecure

## Meet Kathy


Kathy wants to retire at age 65, but is worried her social security benefits alone won't provide enough income to maintain her current lifestyle. At age 55, Kathy decides to purchase a fixed-indexed annuity from MassMutual Ascend with a \$200,000 purchase payment and adds the IncomeSecure® rider for guaranteed growth of a benefit base and lifetime income.

Over the next 10 years, Kathy's rider benefit base grows by 6% annually. When Kathy is ready to begin receiving rider income payments, the benefit base will be multiplied by the rider income percentage, which is based on her age. The total equals Kathy's annual rider benefit amount.

## How Kathy's benefit base grows

End of Year	Kathy's Age	Rider Benefit Base	Rider Income Percentage (based on age)	Annual Rider Benefit Amount
1	56	\$212,000	4.1%	\$8,692
2	57	\$224,000	4.2%	\$9,408
3	58	\$236,000	4.3%	\$10,148
4	59	\$248,000	4.4%	\$10,912
5	60	\$260,000	4.5%	\$11,700
6	61	\$272,000	4.6%	\$12,512
7	62	\$284,000	4.7%	\$13,348
8	63	\$296,000	4.8%	\$14,976
9	64	\$308,000	4.9%	\$15,092
10	65	\$320,000	5.0%	\$16,000

When Kathy retires at the end of contract year 10, she will be 65 years old, and her rider benefit base will have grown to \$320,000. She will receive an annual rider benefit of \$16,000 ( $\$320,000 \times 5.0\%$ ) or \$1,333 per month. The annual payments will continue for the rest of her life, even if her account value is depleted.



An annual rider charge equal to 0.95% 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 IncomeSecure 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/or stop increases in the benefit base. This flier presents one example of how the IncomeSecure rider works. The IncomeSecure Buyer's Guide contains additional information about the rider. Please read your rider for definitions and complete terms and conditions.

The IncomeSecure (R6036711NW) 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. All guarantees based on the claims-paying ability of MassMutual Ascend.

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**∴ MassMutual Ascend**