

Tips for Completing The Withdrawal/ Surrender Request Form

Our withdrawal/surrender request form has some sections that are only applicable to certain tax qualifications. Before completing the form, you should verify the tax qualification of your contract (e.g. 403(b), 457(b) or IRA) by visiting our website:

- Log into your account at MassMutualAscend.com.
- Under “Your Policy Information,” click on “View Details” and look under “Tax Qualification.”
- Scroll down to “Tax Qualification,” and the information will be listed there.

Once you have determined your contract’s tax qualification, you should carefully read each section of the form, which will have specific instructions that depend on the tax qualification. If the instructions are not specific to a tax qualification, it will apply to all contracts regardless of the tax qualification.

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.

Also, please carefully read the Income Tax Withholding section, which explains that withholding may be mandatory for contracts under these tax qualifications. You should also read the **Special Tax Notice Regarding Plan Payment**, which explains that processing your payment may be delayed 30 days if you do not waive a 30-day consideration period.

If you have questions on how to complete the form, contact your agent 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. Eastern time.

Other Helpful Tips:

- Many withdrawal requests of up to \$25,000 from non-qualified and IRA contracts may be made over the phone. Please call to see if your contract qualifies. Call our Customer Service representatives between 8 a.m. and 5 p.m. Eastern time to get started.
- 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, along with a deposit form for future withdrawals.
- A signature notarization or guarantee may be required in order to receive your payment if it is requested by our home office or 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.
- Keep in mind if you have a rider, the withdrawal could have a negative impact on future benefit payments.