*** MassMutual Ascend Affiliate: Annuity Investors Life Insurance Company®

Life Insurance Company

Fixed Annuities: PO Box 5420, Cincinnati OH 45201 / 800-854-3649 / 800-482-8126 Fax

Overnight Address: 191 Rosa Parks St, Cincinnati OH 45202

BENEFICIARY DESIGNATION AND RESTRICTED DEATH BENEFIT ELECTION

MassMutual Ascend Life Insurance Company recommends that you consult with a competent tax and/or legal advisor before completing this form. This form will replace any Beneficiary designations previously made by the Owner of the annuity contract.

If any of the named Beneficiaries predecease the owner of the contract, the owner should review the Beneficiary elections as soon as possible. If no Beneficiaries or Contingent Beneficiaries (or their descendants if the Per Stirpes option is elected) survive the owner, the death benefit will be paid to your estate

SECTION I. OWNER INFORMATION								
Owner Name:			Contract #:					
Joint Owner Name (if applicable):			Social Security Number:					
Address:			Daytime Phone: ()					
City/State/Zip:			Evening Phone: ()					
SECTION II. BE	NEFICIARY DESIGNATION (Please Print)							
All previous Beneficiary designations are hereby revoked and the following are designated as Beneficiaries under this								
	t shares of Primary Beneficiaries must add up					_		
Primary	Name (Last, First, Middle Initial)	SSN/FE	N	Relationship		Birth Date/Trust Date		
Beneficiary #1								
Share Percent	Address	City/State/Zip		<u> </u>				
Onare i creent								
%	Full Restriction – full death benefit to be paid to Beneficiary under Restricted Payout Election							
☐ Per Stirpes	☐ Partial Restriction – Beneficiary may take up to% of his/her share as a lump sum							
Election	□ No Restriction – Beneficiary may choose how to take the death benefit							
	Restricted Payout Election (subject to contract minimums and distribution rules)							
Note:	Duration		Frequency					
Restriction not	☐ Life Payout			☐ Monthly (default)				
available for beneficiary who	☐ Life Payout with Payments for at Least a Fixed Period of (5-20) Years ☐ Quarterly							
is owner's	☐ Fixed Period Payout for (5-20) Years ☐ Semi-Annually							
spouse	For qualified contract, a fixed period cannot exceed 10 years; if life payments not permitted, then Annually							
	death benefit paid as Fixed Period Payout for 10 years.							
Beneficiary #2	Name (Last, First, Middle Initial)	SSN/FE	N	Relationship		Birth Date/Trust Date		
☐ Primary								
☐ Contingent	Address	City/Stat	e/Zip			•		
Share Percent	Full Restriction – full death benefit to be paid to Beneficiary under Restricted Payout Election							
%	Partial Restriction – Beneficiary may take up to% of his/her share as a lump sum							
	☐ No Restriction – Beneficiary may choose how to take the death benefit							
☐ Per Stirpes Election	Restricted Payout Election (subject to contract minimums and distribution rules)							
Election	Duration			F	requency			
Note:	☐ Life Payout					Monthly (default)		
Restriction not	<u> </u>					Quarterly		
available for	☐ Fixed Period Payout for (5-20) Years ☐ Semi-Annually							
beneficiary who	For qualified contract, a fixed period cannot exceed 10 years; if life payments not permitted, then					Annually		
is owner's spouse	death benefit paid as Fixed Period Payout for 10 years		1 3					
•	neficiary Designations Attached				I			
Additional Beneficiary Designations Attached								

SECTION III. TERMS AND CONDITIONS

- . Restriction(s) are defined below: (Please note: **Spouse Beneficiary may not be restricted.) Full Restriction** The full death benefit will be distributed based on the Restricted Payout Election. The Beneficiary will have no right to change the payout option or receive a lump sum payment.
 - **Partial Restriction** The specified percentage of the Beneficiary's share of the death benefit is available as a lump sum. The remainder of the death benefit will be distributed based on the Restricted Payout Election. The Beneficiary will have no right to change the payout option or receive a lump sum payment for the balance of the death benefit.
 - **No Restriction** This Beneficiary may elect the form of payment of the death benefit (subject to the provisions of the contract).
- 2. This form may not be used to restrict a Spouse Beneficiary If the Beneficiary at your death is your spouse, your spouse may have the option to continue the contract as successor owner or to transfer or rollover to a contract in his/her name. Your spouse needs to make this election after your death by a written statement acceptable to the Company. If your spouse continues the contract as successor owner, the spouse should make a new beneficiary designation.
- 3. **Limits on Fixed Period Payments** The fixed period can never exceed the life expectancy of the Beneficiary. In the case of a qualified contract, the fixed period cannot extend more than 10 years from the death of the contract owner. We will reduce the fixed period under a Fixed Period Payout or Life Payout with Payments for at Least a Fixed Period as needed to comply with one or both of these limits.
- 4. **Limits on Life Payments** In the case of a qualified contract, a life payment is only available if the Beneficiary is an "eligible designated beneficiary" who is older than the contract owner, or no more than 10 years younger than the contract owner, or totally and permanently disabled or chronically ill. If a life option is elected for a qualified contract but the Beneficiary does not meet these requirements, we will make payments for the maximum Fixed Period Payout.
- 5. **More Than One Beneficiary** If there is more than one Beneficiary entitled to an interest in the contract simultaneously, such interest shall be divided into separate shares in accordance with the amount of each Beneficiary's interest. The applicable provisions of this form shall then apply separately to each of these shares.
- 6. "Per Stirpes" Election By checking the "per stirpes" box for any Beneficiary designation, you are indicating that the death benefit should go to the named beneficiary, or if he/she is deceased, then it should be divided among the named Beneficiary's own descendants on a "per stirpes" basis. A "per stirpes" distribution will be interpreted to mean that the proceeds are divided on a per capita basis at the eldest surviving generation of descendants, with rights of representation for any descendants of missing members of that generation.
- 7. **Transfer and Assignment** If you make a Restricted Payout Election, then to the extent allowed by law, the Beneficiary may not transfer, sell, assign, pledge, charge, encumber, or in any way alienate the death benefit payments, and such payments shall not be subject to the claims of creditors or to legal process.
- 8. **Annuitization** If you annuitize your contract, your Beneficiary designations will no longer apply. As part of your annuitization election, you may designate a contingent payee to receive any annuitization payments that may remain payable after your death.

SECTION IV. SETTLEMENT OPTION DESCRIPTIONS

SECTION V. ACKNOWLEDGMENT AND SIGNATURE AUTHORIZATION

All options are subject to minimum and maximum requirements of applicable under the contract. All options are subject to the distribution rules applicable to the contract. All options may not be available for a particular annuity contract, and other options may be available under the contract. Please consult your contract, your agent, or our office for details.

- **Life Payout:** We will make periodic payments for the life of the Beneficiary. The first payment will be paid as of the last day of the initial payment interval.
- Life Payout with Payments for at Least Period Certain: We will make periodic payments for at least a fixed period. Subject to the limits on period certain payments, the fixed period can be from 5 to 20 years long. If the Beneficiary lives longer than the fixed period, then we will make payments until his or her death. The first payment will be paid as of the last day of the initial payment interval.
- **Fixed Period Payout:** We will make periodic payments for a fixed period. Subject to the limits on fixed period payments, the fixed period can be from 5 to 20 years long. The first payment will be paid as of the last day of the initial payment interval.

I HAVE READ, UNDERSTOOD, AND AGREED to the Terms MassMutual Ascend Life Insurance Company or its Affiliate to	s and Conditions of the Restricted Death Benefit Election. I AUTHORIZE or process this Death Benefit election.
Signature of Owner/Annuitant:	Date:
Joint Owner/Joint Annuitant's Signature (If applicable):	Date:

Date: _____

ADDITIONAL BENEFICIARY DESIGNATIONS								
Owner's Name	:		Contract(s) #:					
Beneficiary#	Name (Last, First, Middle Initial)	SSN/FEIN	Relationship		Birth Date/Trust Date			
☐ Primary								
☐ Contingent	Address	City/State/Zip						
Share Percent	Full Restriction – full death benefit to be paid to Beneficiary under Restricted Payout Election							
%								
☐ Per Stirpes	No Restriction – Beneficiary may choose how to take the death benefit							
Election	Restricted Payout Election (subject to contract minimums and distribution rules) Duration Frequency							
Note:	☐ Life Payout				Nonthly (default)			
Restriction not	☐ Life Payout with Payments for at Least a Fixed Period of (5-20) Years			Quarterly				
available for	☐ Fixed Period Payout for (5-20) Ye		(0 20) 10013		Semi-Annually			
beneficiary who	, , ,		ot permitted then		nnually			
is owner's spouse	For qualified contract, a fixed period cannot exceed 10 years; if life payments not permitted, then death benefit paid as Fixed Period Payout for 10 years.							
Beneficiary#	Name (Last, First, Middle Initial)	SSN/FEIN	Relationship		Birth Date/Trust Date			
☐ Primary								
☐ Contingent	Address	City/State/Zip						
Share Percent	Full Destriction full death harefit to be resid to Borneficion and a Borneficion and							
.,	Full Restriction – full death benefit to be paid to Beneficiary under Restricted Payout Election							
%	Partial Restriction – Beneficiary may take up to% of his/her share as a lump sum							
	No Restriction – Beneficiary may choose how to take the death benefit							
☐ Per Stirpes								
☐ Per Stirpes Election	Restricted Payout Election (subject to con	tract minimums and		F	requency			
Election	Restricted Payout Election (subject to con Duration	tract minimums and			requency			
Election Note:	Restricted Payout Election (subject to con Duration Life Payout	ntract minimums and o	distribution rules)	□ N	Monthly (default)			
Election	Restricted Payout Election (subject to con Duration Life Payout Life Payout with Payments for at Least a	ntract minimums and one on a Fixed Period of	distribution rules)		Monthly (default) Quarterly			
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Note: Restriction not available for beneficiary who is owner's	Restricted Payout Election (subject to con Duration Life Payout Life Payout with Payments for at Least a	ntract minimums and one a Fixed Period of ears 0 years; if life payments n	distribution rules)		Monthly (default) Quarterly Semi-Annually			
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Joint Owner's Signature: