



Living Benefit Rider Election

for fixed-indexed annuities

Fixed-indexed annuities:

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

Overnight Address:

191 Rosa Parks Street, Cincinnati, OH 45202

Website:

MassMutual Ascend.com

To help ensure your request is processed timely and accurately, please print clearly and only in the spaces provided. Do not write outside of the boxes. If you need to provide additional information or special instructions, please attach a separate sheet of paper.

Contract Number

Contract Owner Information (or Annuitant/Participant for Group Contracts)

First Name

Middle Initial

Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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OR Business/Organization/Trust Owner

Social Security/Tax ID Number **No dashes**

Email

<input type="text"/>	<input type="text"/>
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If you provided an email above or we have an email address on record, you will receive status updates. Email notifications will be sent from no-reply@mmascend.com. Please remove this address from your list of blocked senders.

New Address/Phone (if applicable) Only complete if new information. We will update our records to reflect what is entered.

Address

City

State

Zip

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Home/Business Phone Number **No dashes**

Cell Phone Number **No dashes**

<input type="text"/>	<input type="text"/>
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Joint Contract Owner Information (if applicable)

First Name

Middle Initial

Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Benefit Option Selection

Once an option is selected, it will apply to all future payments. Skip this section for IncomeDuo®, IncomeDuo Select®, or if you've already taken a living benefit payment.

☐ **Single Lifetime Income**

Must provide proof of your age in the form of a copy of a birth certificate, driver's license, or passport. If your current name does not match this documentation, please provide proof of name change (marriage certificate, divorce decree, etc.).

☐ **Joint Lifetime Income**

In general, this option is only available to the Owner and his or her spouse. For some states, it may be available to a civil union partner or domestic partner. **Must provide proof of age** for you and your spouse in the form of a copy of a birth certificate, driver's license, or passport. If either of your current names do not match this documentation, please provide proof of name change (marriage certificate, divorce decree, etc.).

Note: This option will only provide a benefit after the death of the Owner if the spouse is a joint owner or named as sole beneficiary of the contract, and the spouse elects to become the successor owner.

Spouse First Name

Middle Initial

Last Name

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Social Security Number **No dashes**

Date of Birth (MM/DD/YYYY)

☐ **Fixed Percentage Income** (only available for the IncomeSustainer® rider)

Type of Withdrawal

☐ **Automated Withdrawal:**

Make Payments ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

Payments may vary due to required minimum distributions (RMDs) or manual withdrawals. If this is a qualified annuity and you are starting automated withdrawals in a calendar year for which an RMD is due, we may convert to annual payments to satisfy your RMD, **unless you certify below:**

☐ I certify that I have satisfied my RMD for this annuity for this year from some other source.

☐ **Manual Withdrawal:** A withdrawal for this year's rider benefit

Benefit Payment Date

Date (MM/DD/YYYY)

Start payments effective:

If no date is specified or the specified date does not allow time for processing, the payment date will be the date we process your request. If you are submitting this form with your annuity application, processing will occur after your new annuity contract is issued.

Income Tax Withholding

For 403(b) TSA, 401 Pension/Profit Sharing/401(k), or a Governmental 457 tax qualified contract, a minimum of **20%** federal income tax withholding is required by law unless your distribution is a direct rollover, direct transfer, contract exchange or RMD. For all other contract types and for RMDs, federal tax withholding is not mandatory.

The **default withholding amount is 10%** of the taxable amount. Whether or not taxes are withheld, you will be liable for payment of all applicable federal and state income taxes on the taxable portion of the distribution. You may also be subject to penalties under the estimated tax rules if your withholding and estimated tax payments, if any, are not adequate.

If you do not elect out of withholding or do not attach the IRS W-4R form or make a state election, then we will withhold the default or mandatory amount, notwithstanding any prior election you may have made for a prior withdrawal.

Federal Income Tax Withholding (select only one):

- ☐ Do not withhold federal tax, unless required
- ☐ I am attaching IRS Form W-4R. **Withhold based on that election.**
- ☐ I am not attaching IRS Form W-4R. **The default or mandatory amount, if any, will be withheld.**

State Income Tax Withholding (select only one):

- ☐ Do not withhold state tax, unless required
- ☐ I request state withholding of: %
- ☐ I am not specifying a state withholding percentage. **The default or mandatory amount, if any, will be withheld.**

Payment Instructions

A). For payments to owner (select only one)

- ☐ Payments by check
- ☐ Direct deposit to a personal checking or savings account
Not available for one-time withdrawals greater than \$25,000. You authorize the Company and the financial institution indicated below to adjust any over-deposit made to your account. **If your account information cannot be verified, a check will be sent to your address of record in place of the direct deposit.**

Account type: ☐ Checking ☐ Savings

Financial Institution Name

Routing Number (9 digits required)

Account Number

List Names of ALL Owners on the Financial Institution Account

B). For payments to a brokerage account or as a direct rollover/direct transfer/contract exchange/1035 exchange (select only one)

If you have named a brokerage firm as your payee, **you must submit documentation** verifying the owner and account number of the brokerage account, such as an account statement or a letter from your brokerage firm. If not received, payment will be sent by check to owner.

Although funds are being directed to the Brokerage Account for your benefit, **the distribution is a taxable and reportable event** to the contract owner.

☐ Payments by check to Brokerage Account

Brokerage Firm Name

Brokerage Account Number

Brokerage Firm's Mailing Address

City

State

Zip

☐ Direct deposit to brokerage account

Not available for one-time withdrawals greater than \$25,000. You also authorize the Company and the brokerage account indicated below to adjust any over-deposit made to your account.

Brokerage Firm Name

Routing Number (9 digits required)

Account Number

☐ Payment by check to financial institution as a *direct rollover, direct transfer, contract exchange, or 1035 exchange*

Only permitted for a manual withdrawal. Not permitted for automated withdrawals or for a required minimum distribution. A Letter of Acceptance from the financial institution receiving the payment **must be provided**.

You authorize us to follow the written instructions of the financial institution to make payment to any agent, custodian, or clearing house, or to use an alternate mailing address.

Special Tax Notice Regarding Plan Payments

This section only applies to withdrawals from a 403(b) TSA, 401 Pension/Profit Sharing/401(k), or a Governmental 457 qualified contract unless the withdrawal from these types of qualified contracts is a required minimum distribution (RMD), direct transfer, direct rollover or a contract exchange.

The Special Tax Notice contains information about rollover rights and tax treatment of eligible rollover distributions from a 403(b) TSA plan, a 401 Pension/Profit Sharing/401(k) plan, or a Governmental 457 plan. It is provided for your information. Please contact our office prior to submitting this form if your contract is under one of these plans and you did not receive the Special Tax Notice.

For eligible rollover distributions from these plans, you have 30 days to consider your options.

Unless you check the box below, we will hold your request for this 30-day consideration period.

☐ I waive my 30-day consideration period.

For 403(b) TSA Contracts Only

If you do not have a 403(b) TSA, this section does not apply. I certify that these payments requested from my 403(b) TSA contract are permitted as a result of (must check one):

☐ **AGE 59½:** I am now age 59½ or older

☐ **Severance From Employment:** I have severed employment with the employer through which 403(b) TSA contributions were made.

Date of severance:
MM/DD/YYYY

Name of
employer:

☐ **Disability:** I am unable to engage in customary or comparable substantial gainful activity by reason of medically determinable physical or mental impairment expected to result in death or be of long-continued and indefinite duration. **Attach documentation if no plan administrator.**

☐ **Rollover Account:** My contract was solely funded with employer contributions.

☐ **Employer Contributions:** Must check one:

☐ My contract was issued on or before 12/31/08.

☐ The payment is permitted based on occurrence of event specified by plan document.

Owner/Annuitant/Participant Certification and Authorization

I agree and certify that the Company is authorized to process this Living Benefit Rider Election, agree that all payments will be subject to the terms and conditions of the rider, and agree to hold the Company harmless against any and all claims made by reason of compliance with this request.

Pursuant to the transaction requested, the Company may use a third party service provider to verify your identity or confirm your ownership of the account to which you are requesting funds to be transferred.

Signature of Owner/Annuitant/Participant

Date (MM/DD/YYYY)

Signature of Joint Owner (if applicable)

Date (MM/DD/YYYY)

Signature of Power of Attorney(s)/Authorized Representative(s)
signing on behalf of Owner/Annuitant/Participant

Date (MM/DD/YYYY)

For requests signed by a Power of Attorney (POA):

- Provide a copy of the POA document. The POA Certification (form AAG2816) must also be completed or on file.
- Payments can only be made to an account where the person who gave the POA is a named owner of the account.
- Payments will be made to the Principal (or transferred, rolled over, exchanged or deposited for his/her benefit) and not to or for the POA.

For contracts owned by a Trust:

- The acting Trustee(s) must sign. If there has been a change of Trustee(s) from the Trustee(s) on file, then you must submit a new Trust Certification (form X6017907NW).
- Payments can only be made to an account owned by the Trust unless additional documentation is provided showing that these distributions from the Trust are permitted.
- Payments will be made to the Trust (or transferred, exchanged or deposited for its benefit).

Log into **MassMutualAscend.com** if you need the POA or Trust Certification form.

Plan Administrator Certification and Authorization (if applicable)

This section only needs to be completed for withdrawals from 403(b) TSA, 401 Pension/Profit Sharing/401(k), or 457 tax qualified contracts. The Plan Administrator should complete this section.

Name of Employer Plan

Name of Plan Administrator

Plan Administrator Phone

The Plan Administrator certifies that the benefit election is permitted under the employer's plan and authorizes the Company to process the request as indicated above.

Plan Administrator Signature

Date (MM/DD/YYYY)

Signature Notarization or Signature Guarantee (if applicable)

Your signature on this request must be notarized or signature guaranteed below if you purchased your contract electronically with an electronic signature and you have not previously submitted a notarized or guaranteed signature, or as requested by the Company.

Option 1: Notarized Signature

State of

County of

Date (MM/DD/YYYY)

This Living Benefit Rider Election Form was acknowledged before me on

Name of Person who is acknowledging his/her signature

by

Signature of Notary Public

My Commission expires (MM/DD/YYYY)

Seal

Option 2: Signature Guarantee

SIGNATURE GUARANTEED BY: Stamp or Seal of Eligible Guarantor Institution with Authorized Signature

You may have signature guarantee provided by a bank, savings and loan association, trust company, credit union, broker/dealer or any other "eligible guarantor institution" as defined under the rules adopted by the Securities and Exchange Commission. These institutions often participate in signature guarantee medallion programs such as the Securities Transfer Agent Medallion Program (STAMP).

General Instructions (*continued*)

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

Note: If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Eligible rollover distributions—20% withholding. Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can’t choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don’t give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate’s employer identification number (EIN) in the area reserved for “Social security number.”

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

Example 2. You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is

greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.