MassMutual Ascend

Plan your future guaranteed income

MassMutual Ascend's optional income rider, the Income Ascender, protects money accumulated while also providing guaranteed growth of future income.

$11,400

Annual Guaranteed Income

Current Age: **55**

Contract Year Income Begins: **11**

Calculator: **Annual Lifetime Income**

Coverage for: **Single**

Initial Premium: **$100,000**

Total Income Benefit Base: **$190,000**

Benefit Detail Calculations

Year	Age	Income Base	Income Percentage	Income Amount
1	55	$100,000	4.65%	$4,650
2	56	$109,000	4.90%	$5,341
3	57	$118,000	5.15%	$6,077
4	58	$127,000	5.40%	$6,858
5	59	$136,000	5.70%	$7,752
6	60	$145,000	5.75%	$8,338
7	61	$154,000	5.80%	$8,932
8	62	$163,000	5.85%	$9,536
9	63	$172,000	5.90%	$10,148
10	64	$181,000	5.95%	$10,770
11	**65**	**$190,000**	**6.00%**	**$11,400**
12	66	$190,000	6.05%	$11,495
13	67	$190,000	6.10%	$11,590

If the rider is elected, an annual rider charge equal to 1.10% 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. The rider charge will be refunded at death if income payments have not started. Note that the income amount will remain level based on the year that income is taken.

This is a hypothetical calculator. The purpose of this calculator is to demonstrate how lifetime Income Payments are calculated, based on the inputs that you have selected. This calculator uses current payout rates, which are subject to change, and is not intended to predict actual performance, nor is it intended to accurately represent the product's full features and benefits. Please refer to the Rider for definitions and complete terms and conditions.

This hypothetical calculation assumes that you make a single Purchase Payment, that you take no withdrawals from your annuity prior to starting Income Payments, and that you never elect to reset your Income Base Amount to your Account Value. If you were to elect a reset, a new Rollup Period would begin and your Rider Charge may be increased, up to the maximum rate of 2.50%. This hypothetical calculation further assumes that before Income Payments begin, a simple interest Rollup Credit equal to 9% of the total Purchase Payments made in the first Contract Year is added to the Income Base Amount annually on each Contract Anniversary during the Rider's Rollup Period. If you were to make an additional purchase payment after the start of the first contract year, the portion of the rollup credit on the first contract anniversary that is attributable to that purchase payment will be prorated. The guaranteed Income Amount is determined by multiplying the Income Base Amount by the applicable fixed Benefit Percentage. For purposes of this hypothetical calculation, the Income Base Amount equals the initial Purchase Payment increased by Rollup Credits since the Rider Issue Date. The fixed Benefit Percentage is determined by your age on the Rider Issue Date and by the Contract Year in which you elect to begin Income Payments. Once Income Payments have started, the guaranteed Income Amount is locked in, provided that you take no Excess Withdrawals. An Excess Withdrawal is any withdrawal other than a withdrawal taken as a Rider Income Benefit or a withdrawal to pay Rider Charges. If an Excess Withdrawal is taken, the guaranteed Income Amount would be reduced and, in some situations, Rider Income Benefit payments may terminate. The Income Base Amount cannot be withdrawn in a lump sum and does not have a cash value or surrender value. Generally, this hypothetical calculator uses "Income" in place of "Benefit." For example, Income Payments are referred to as Benefit Payments in the Rider.

Products issued by MassMutual Ascend Life Insurance Company[SM] (Cincinnati, Ohio), a wholly owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual).

All guarantees subject to the claims-paying ability of MassMutual Ascend Life Insurance Company.

This content does not apply in the state of New York.

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

MassMutual Ascend

© 2026 MassMutual Ascend Life Insurance Company, Cincinnati, OH 45202.
All rights reserved. www.MassMutualAscend.com