

I, PRODUCER NAME, attest that I have read and understand the following: { }

Welcome

Thank you for your interest in MassMutual products. Applications being submitted through this platform are for MassMutual Strategic Distributor (MMSD) new business applications. Individuals that want to sell MassMutual products must become contracted and appointed. **Failure to comply with the requirements set forth will result in a delay in the processing of submitted applications and possible rejection of such applications.**

Producers involved in a sale, solicitation or receiving commissions from a sale must hold the appropriate credentials for that business. The credentials include being onboarded to MMSD, Insurance Licenses, Appointments, Anti-Money Laundering Training and State Product Training.

MassMutual is a Just-In-Time appointing company. MassMutual will only pre-appoint those states requested by the Producer which mandate appointment prior to solicitation (restricted states). Of the 52 States and jurisdictions that MassMutual appoints in, only 3 are restricted. *Restricted States include Kansas, Montana, and Pennsylvania.* In all other states, the appointment between the company and the state in which the Producer holds a license will be processed at the time new business is submitted. States have varying rules and timeframes for Just-in-Time appointment that begin when the business is submitted. MassMutual cannot appoint a producer that is not actively contracted. It is critical to avoid a new application from being signed that you complete onboarding as soon as possible. For questions about specific state requirements, please contact mmsdbrokerservicesinquiry@massmutual.com to ensure compliance.

MassMutual is NOT a Just In Time contracting company. We recommend submitting onboarding paperwork in advance of submitting your application. As part of onboarding a producer, we reserve the right to conduct background checks, review due diligence and collect information about character, credit & bonding, and holding Errors & Omissions coverage. Contact your brokerage agency to be onboarding with MassMutual Strategic Distributors.

Risk Located States

When solicitation involves an insured who resides in a state different from the state in which the application is signed, additional licensing requirements are placed on the Resident State of the insured or annuitant. All producers involved in the solicitation must be licensed for the appropriate lines of authority in both the application signed State and the Resident State if the Resident State is Risk-Located. Risk-Located States include Alaska, Colorado, Idaho, Kansas, Louisiana, Maine, New Mexico, Puerto Rico and West Virginia.

New York Reg 187 and Requirements

Producers who are licensed to sell and intend to sell life insurance in New York, must comply with all NY Regulation 187 training requirements prior to solicitation. NY Regulation 187: Best Interest & Suitability training must be completed for any life insurance or where the contract state is NY. For producers to receive reciprocity for completing this training requirement with other carriers, MassMutual accepts courses from RegEd (preferred), Kaplan, Quest CE, & Web CE. For Life Insurance Product Training, the

applicable MassMutual proprietary product training courses need to be completed prior to submitting business or a new application will be required.

Suitability and Delegation

If you are submitting business to MassMutual through a relationship with a distribution firm that has signed an Insurance Products Distribution Agreement with MassMutual (i.e., you will not be submitting broker contracting paperwork to MassMutual), MassMutual may have delegated the suitability review required under New York Insurance Regulation 187 to your firm. If you have questions regarding whether you need to complete the suitability-related questions, please contact your brokerage agency or your firm.

Questions

Please contact your brokerage agency to confirm your current onboarding status or reach out to mmsdcontracting@massmutual.com with any questions.

Producer Attestation & Date

APPLICATION SCREEN NEXT