

# Quick Start Guide

Thank you for your interest in offering a fee-based fixed or fixed-indexed annuity. The steps below can help walk you through the process.



## 1. Getting started

### Get registered with MassMutual Ascend

To begin the registration process, please visit [MMAscendRIA.com](http://MMAscendRIA.com) and select *Get Started* in the upper right-hand corner.

- Choose *Investment Advisory Representative* to register as an IAR.
- Choose *Registered Investment Advisory Firm* to register your RIA.

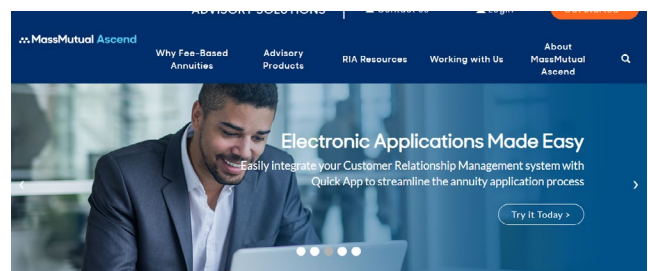
Please note you must be appointed and insurance licensed in order to offer a fee-based fixed or fixed indexed annuity.

### Complete required training

Training is required prior to the sale of a fee-based fixed or fixed-indexed annuity. Once you are appointed, please log into [MMAscendRIA.com](http://MMAscendRIA.com) and click *Training* at the top of the page to complete all required training. Note that fee-based fixed or fixed-indexed annuity applications will not be accepted if required training has not been completed.

### Review documentation

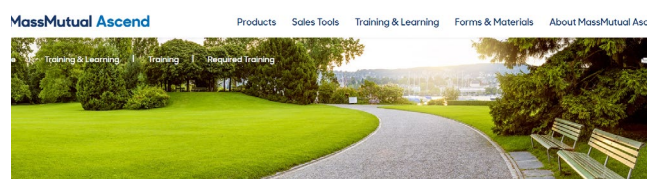
Check your RIA's Form ADV to verify if it permits the offering of annuity products.



#### Looking to add fee-based annuities to your portfolio offerings?

MassMutual Ascend offers a [suite of fee-based annuities](#) designed specifically for investment advisors. Are you ready to enhance clients' portfolios with growth opportunity, reduced risk and the opportunity for guaranteed lifetime income?

[Get Started >](#)



### Required Training

#### NAIC Product Specific Training

The 2010 NAIC Suitability in Annuity Transactions Model Regulation training is required in all states. This includes:

- A one-time, four-hour state approved continuing education course,\* and
- A one-time product-specific training, as required by the insurance company, prior to the solicitation of the sale of an annuity. Product-specific training will also need to be completed for new products and major changes to an existing product.

\*Requirement varies for California.

**Between our advanced integration capabilities and unparalleled service, MassMutual Ascend offers a seamless experience every step of the way.**



## 2. Submitting New Business

### Complete the application

MassMutual Ascend accepts both paper and electronic new business applications. Please log into [MMAscendRIA.com](https://mmascendria.com) to obtain a paper application or submit business using QuickApp<sup>SM</sup>, our electronic application system designed specifically for RIAs. QuickApp provides real-time alerts to help reduce the chance of errors. Plus, it integrates with your CRM to auto populate important client details.

In addition, participating firms may submit electronic applications through the following platforms:

- Affirm by Aplifi
- AnnuityNet by Ebix
- Firelight by Insurance Technologies

### Submitting funds to MassMutual Ascend

Fee-based fixed or fixed-indexed annuity funds can be submitted using the methods below.

- Money settlement from approved Broker/Dealers
- Check payable to MassMutual Ascend Life Insurance Company
- Wire

### Other important Information

When completing the sale, you may need the CUSIPs:

	Index Protector 7 (MVA)	Index Protector 7 (Non-MVA)	Index Protector 5 MVA	Index Protector 4	Advantage 5 Advisory
CUSIP	38983T438	38983T446	38983V144	38983v136	38983v268
ISIN Number	US38983T4388	US38983T4461	US38983V1448	US38983V1364	US38983V2685



## 3. Managing within a portfolio

### Client correspondence

- After a contract is issued, the application and contract will be mailed to you or your client, based on your election at the time of appointment. You can also elect to have contracts delivered online through e-delivery.
- Both you and your client will receive an annual statement. In addition, your client will receive abbreviated quarterly statements showing the contract values at the end of the period and all transactions during the period.
- Your client can change their indexed strategy allocations at the end of each term. Thirty days prior to the end of the term, your client will receive a form that can be used to request changes. You can also make allocation changes online on a client's behalf.

### Fee-based billing

To withdraw fee payments from a fee-based fixed or fixed-indexed annuity, please complete the Investment Advisory Fee Request form. Fee payments will not begin until after the free-look period, will not affect income rider benefits and are not subject to early withdrawal charges or MVAs.

### Data integration

Simplify your business needs with data integration. We're pleased to support the following solutions:



BNY MELLON

PERSHING



Black Diamond  
WEALTH PLATFORM



ENVESTNET



ORION



ENVESTNET  
Tamarac

DTCC

Securing Today. Shaping Tomorrow.™

eMoney  
Advisor

ALBRIDGE™  
AN AFFILIATE OF PERSHING

MORNINGSTAR

ByAllAccounts

PortfolioCenter®

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT

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