Online Strategy Reallocation User Guide

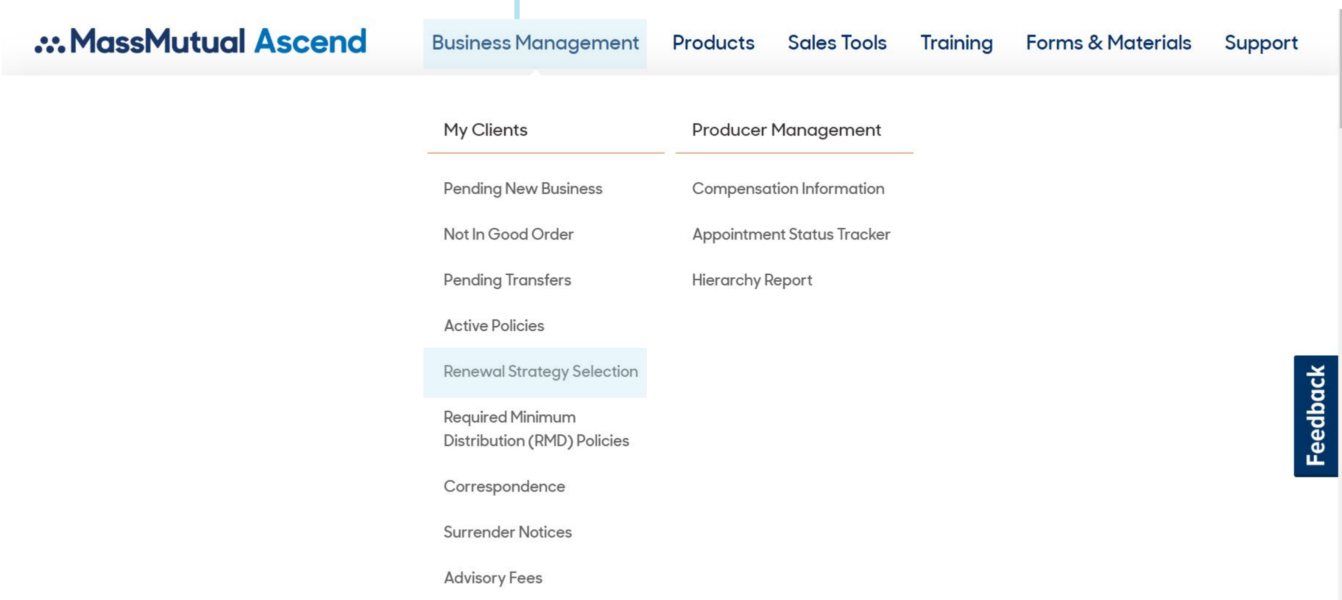
With online renewal strategy selections, you can easily modify strategy allocations for clients who have authorized you to reallocate on their behalf.

Accessing Renewal Strategy Selections

You must have an active website login to access this feature. If you need to create an account, please visit ***mybusiness.massmutualascend.com/login*** and select ***Create a User ID*** and register.

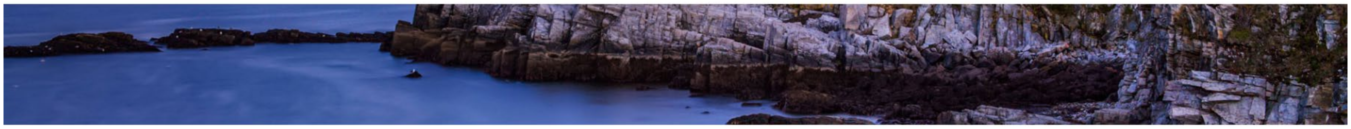
Once logged in, you can access the strategy selections page by hovering your mouse over ***Business Management*** on the menu. Next, choose ***Renewal Strategy Selection***.

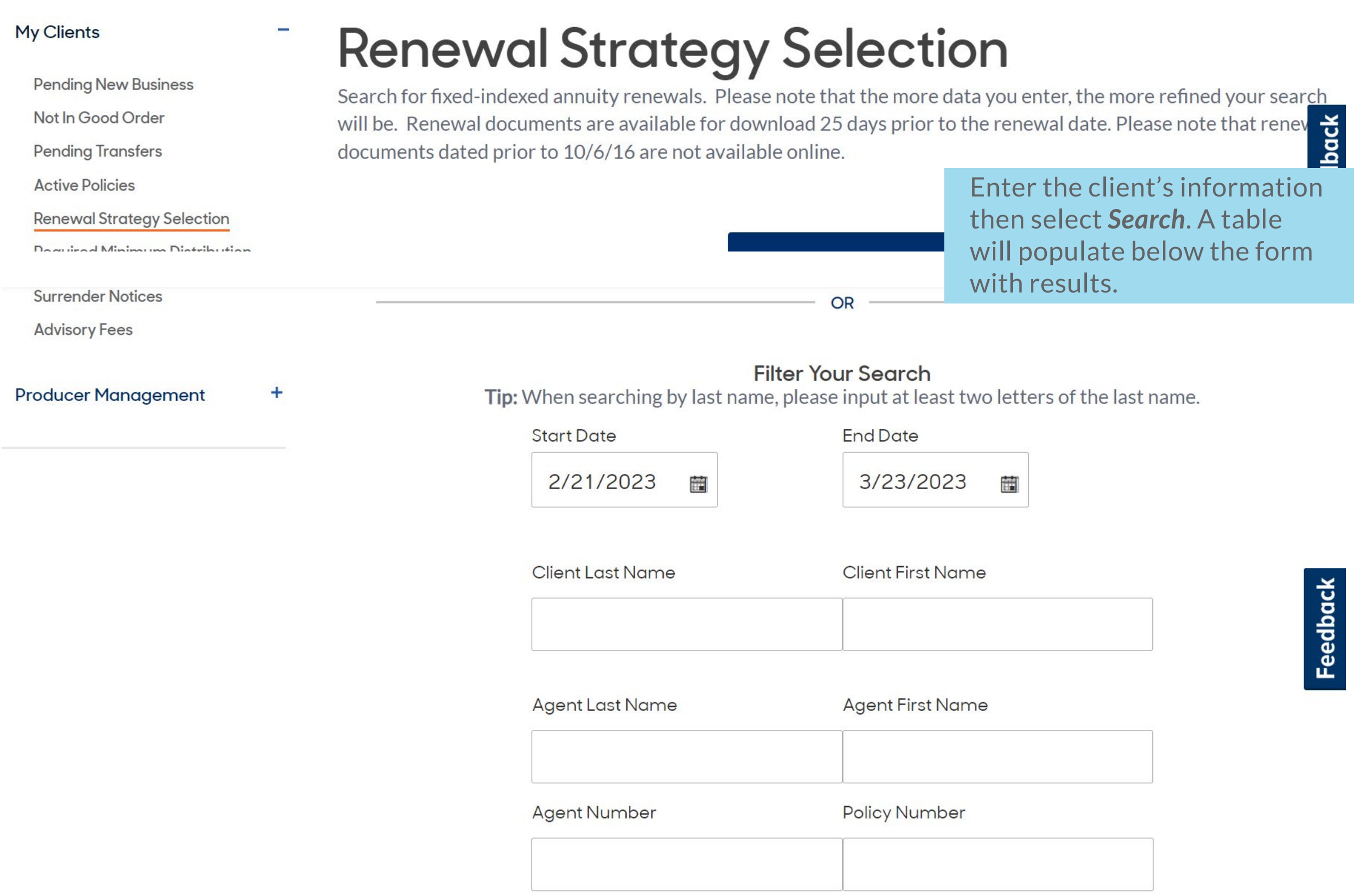
Hover your mouse over ***Business Management*** on the main menu, then select ***Renewal Strategy Selection***.



Filtering Your Search

To find a client, filter your search by entering their name, the agent's name, date of issue, the term end date or the policy number.



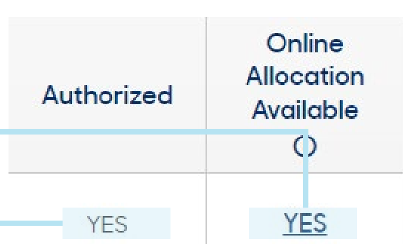


Confirming Authorization To Reallocate On A Client's Behalf

Once the search filter is complete, a table with client information will populate below the form based on the information you provided. Locate the client from the table and confirm that you are authorized to make changes on the client's behalf. Then, confirm an ***Online Allocation*** is available.

If an online allocation is available, click ***YES*** to open the ***Strategy Allocation*** page.

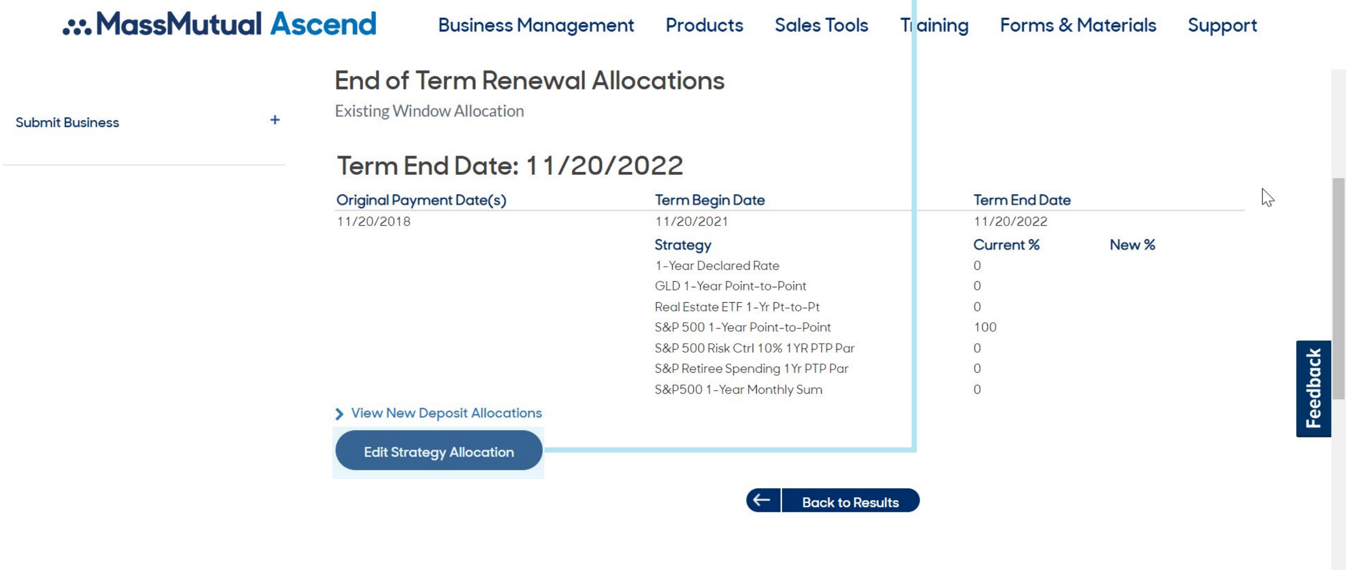
If this cell is marked ***NO***, you will need to get authorization to make changes on the client's behalf before proceeding.



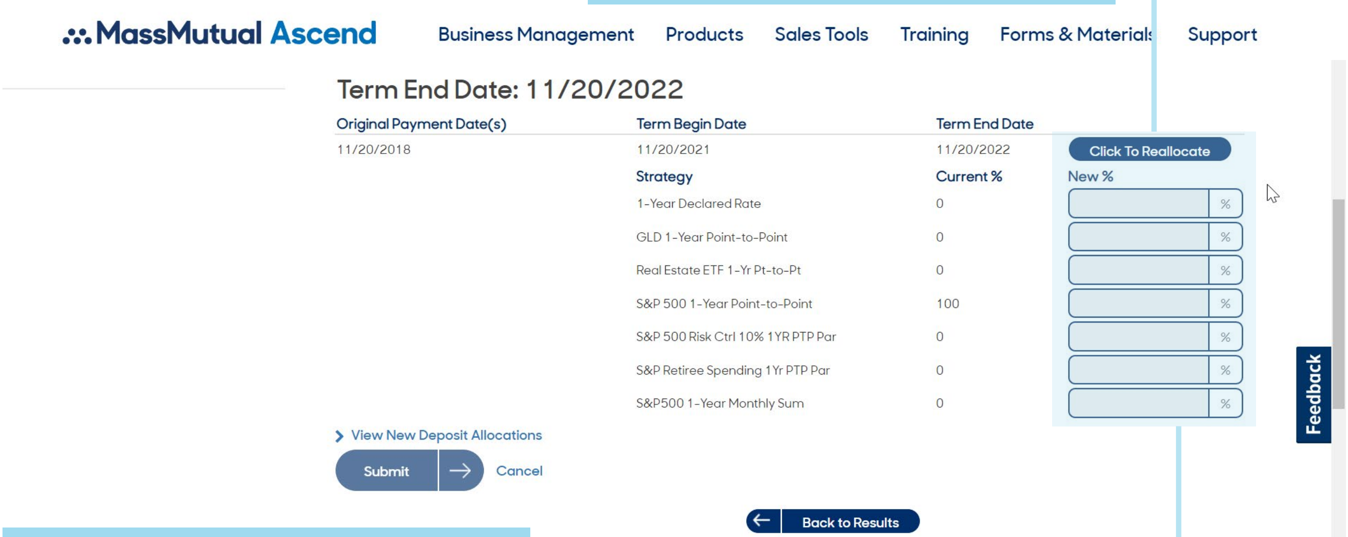
Editing Strategy Allocations For Current Funds

On the ***Renewal Strategy Selection*** page, you can view current strategy allocations for the displayed term and make changes. To edit allocations for current funds, click ***Edit Strategy Allocation***. Next, select ***Click To Reallocate Funds*** to edit the percentage fields. The total must equal 100%.

To begin editing allocation percentages, click ***Edit Strategy Allocation.***



Select ***Click To Reallocate*** to edit the percentage fields.

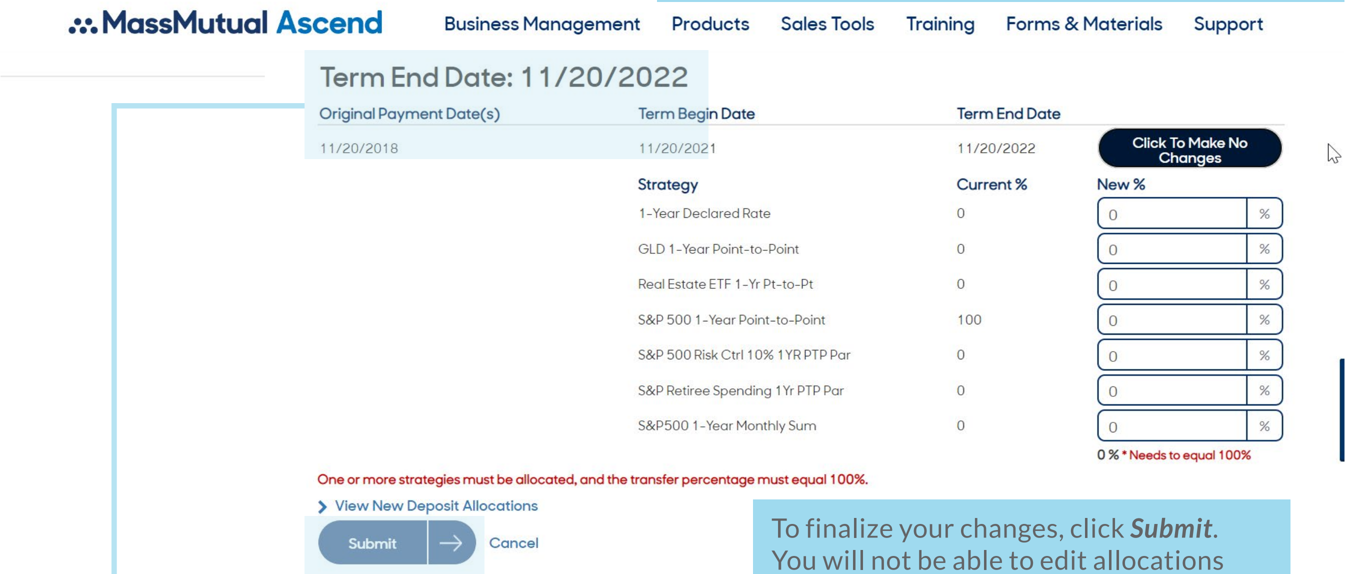


Next, enter the new percentages for each strategy. Note the total must equal 100%.

Editing Strategy Allocations For Current Funds (Continued)

If at any point you would like to revert back to the current allocations, select ***Keep Current Allocations***. If you would like to proceed with the new allocations, click ***Submit*** to finalize your changes.

Select ***Keep Current Allocations*** to cancel any changes and revert to the initial percentages.



To finalize your changes, click ***Submit***. You will not be able to edit allocations once they are submitted.

Any updates to strategy allocations for current funds will only apply for the single term displayed on the page and will affect any funds accepted on the ***Original Payment Date(s)*** noted on-screen.

If no action is taken, strategy values will not rebalance but will begin a new term in the same strategy(ies).

Once you've submitted the changes, all funds will be allocated to the selected strategies based on the percentages entered.

Note: You will not be able to edit strategy allocations after submitting them. It is important that you review your updates before clicking ***Submit***.

Editing Strategy Allocations For Future Contributions

To update how future purchase payments will be allocated, click ***View allocations for future contributions***. This will open a drop-down form that you can update by following the steps on the previous page.

Allocations noted in this section will apply to all future purchase payments.

Click Submit to finalize any changes to this section. Likewise, you can click ***Keep Current Allocations*** to cancel your updates.

If you have any questions or need assistance, please contact our Client Relations Team at 800-854-3649.

MassMutual Ascend