

MassMutual Financial Advisors

MMFA Agency Brokerage Life Insurance and Annuity Training Requirements

This job aid will help you identify the training requirements that will need to be completed prior to submitting MassMutual life insurance and annuity business. Please contact MassMutual Advisor Operations at 1-800-767-1000 ext. 48850 or your MMFA Agency Brokerage Director with questions.

Anti-Money Laundering

Under U.S. Department of the Treasury regulations, MassMutual is required to maintain an Anti-Money Laundering program and to monitor for and report any potentially suspicious activity ("red flags") with regards to permanent life insurance policies, annuity contracts, or any other insurance product with a cash value or investment feature ("Covered Products"). MassMutual is required to incorporate producers into our Anti-Money Laundering program and does so by:

1. Requiring producers to report to MassMutual potential red flags related to the solicitation, sale or potential sale of MassMutual's Covered Products, and
2. Ensuring that producers receive anti-money laundering training.

MassMutual prefers that brokers complete MassMutual's [RegEd](#) AML course through MassMutual Powered by RegEd. MassMutual also accepts courses from LIMRA, Quest CE, and Kaplan, as well as certain other RegEd and SuranceBay courses.

If you take a course other than the MassMutual [RegEd](#) or LIMRA training, you will need to submit evidence of course completion. Evidence of course completion can be sent to: AdvisorOperationsHUB@MassMutual.com.

Once approved, Advisor Operations will provide MassMutual's Anti-Money Laundering red flags,, which includes the requirement that brokers need to notify us of any suspicious activity.

Course training completed through MassMutual Powered by [RegEd](#) and LIMRA are automatically sent to MassMutual.

If you have any questions regarding your need to complete AML training, please call MassMutual Advisor Operations 1-800-767-1000 ext. 48850.

New York Regulation 187

New York Regulation 187, also called "Suitability and Best Interests in Life Insurance and Annuity Transactions," sets a standard of conduct for producers when interacting with clients and making recommendations for any life insurance or annuity business in New York State.

Producers submitting New York life insurance business must complete the following requirements:

- Best Interest and Suitability training
- MassMutual proprietary life product training associated with each product recommended or sold

Use this [Reg 187 MMFA Broker Quick Start Guide](#) for additional information. Producers who have not completed the training will not be able to submit applications.

Long Term Care

LTCAccessSM Rider, CareChoice One and CareChoice Select

- **State-mandated LTCi presale training:** Most states require producers to complete LTCi presale and continuing training before they are permitted to solicit or sell a policy. MassMutual has an arrangement with [LTCiTraining.com](#) to facilitate this training.
- Go to [LTCiTraining.com](#) for access to the recommended training and licensing.
- Use this [grid](#) for more information on state required LTC training requirements.

LTC AccessSM Rider (LTCR) Only

- MassMutual strongly recommends that producers complete the **product training** to become fully versed in all the product features prior to selling the Rider. Producers are able to complete product training for the LTCR online at [LTCiTraining.com](#). There is no charge for the product training. Go to [LTCiTraining.com](#) for access to the recommended training and licensing.

Annuity Training

State-Required (non-New York): As a condition to sell a MassMutual annuity contract in a state that has adopted the NAIC Model Regulation, all producers must complete the **state-required annuity continuing education** ("CE") training within the mandated timeframe. MassMutual is responsible for confirming the completion of the state-required CE training.

New York State Required: Producers submitting New York annuity business must complete a course that meets **New York's Best Interest and Suitability** training requirement.

Product-specific Required: As a condition to sell a MassMutual annuity, all producers must complete **MassMutual's required product training** for the specific product being sold. MassMutual is responsible for confirming the completion of the required product training. Reference this [Reg 187 MMFA Broker Quick Start Guide](#) for additional information on annuity product training and New York specific training. Producers who have not completed the training will not be able to submit applications.