

## Background and Company Position

Of the 52 states and jurisdictions that MassMutual appoints in, only three require an agent to be pre-appointed prior to solicitation of business. The remaining 49 states and jurisdictions allow a producer to solicit and submit business prior to appointment and require the state appointment to be filed with the state within a set timeframe from date of receipt (varies by state, usually 14 days).

## Just-In-Time-Appointment Processing

MassMutual only pre-appoints for the three restricted states, which mandate appointment prior to solicitation: Kansas, Montana, and Pennsylvania. All other appointment requests are processed when new business is submitted. Also, resident state appointments are not required unless the resident state is one of the restricted states bolded above.

## Benefits for You

Just-In-Time Appointing makes it easier to do business with MassMutual, enabling focused and priority handling of sales-related appointment requests. This approach delivers more efficient, just-in-time service for producers when they solicit business in states where they have not already been appointed. Just-In-Time Appointing streamlines the Onboarding process, simplifying the submission process and allowing for improved turn-around-times on in-good order submissions. For a summary on Just-In-Time Appointing, please see the chart below.

Appointments at Time of Initial Onboarding	Appointments in Restricted States	Appointments in Just-In-Time States
<i>*Prior to taking new business application, the producer must first be contracted with MassMutual and licensed in the state of solicitation.</i>		
<ul style="list-style-type: none"> <li>Based on licensed availability, the home office will automatically process restricted state appointments at the time of initial Onboarding,</li> </ul>	<p>Restricted States: Kansas, Montana, and Pennsylvania.</p> <ul style="list-style-type: none"> <li>The producer must have an appointment prior to soliciting new business in restricted states.</li> <li>Agency Licensing Coordinator (ALC) submits request to home office to process appointments.</li> </ul> <p><b>Important Note:</b> Any new business application taken in a restricted state prior to appointment will be rejected.</p>	<ul style="list-style-type: none"> <li>Producer submits a new business applications.</li> <li>New Business Coordinator (NBC) completes Application Data Entry (ADE) process and submits the application to the home office.</li> <li>The home office will process the appointments after the application is submitted.</li> </ul>

**EXCEPTION:** For Puerto Rico, to ensure license validation, please fax a copy of the PR license to 1-800-559-3822 at the time of Onboarding and ongoing,