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Best practices for submitting subsequent requirements

Be sure your office has implemented the following best practices when submitting subsequent requirements to the home office:

The Life Part 1 Application and nearly all other subsequent requirements* may be submitted in:

- Email (scanned or imaged), fax, or paper form

* Except absolute assignments & surrender forms for internal or external 1035 Exchanges, and 'raised seal' or notarized documents. PAC (Pre-Authorized Checking) Forms should be submitted by mail or fax only, not by email.

Fax - When submitting subsequent requirements via fax, please adhere to the following guidelines:

- Submit one Requirements Transmittal form F9742 for each policy number included in the fax.
- Faxes for Concurrent Life/DI Policies must be accompanied by the Life/DI Cover sheet (F6701), with both policy numbers.
- Include policy number on each document
- Fax the document to the appropriate fax number:

Team	Fax Number:
CAB	860-562-6020
East	860-562-6012
South/Central	860-562-6013
West	860-562-6011
Blue Chip Circle	877-777-7733

Email - When submitting subsequent requirements via email, please adhere to the following guidelines:

- Do not send Life subsequent requirements directly to the underwriter or case manager (DI subsequent requirements may be continue to be sent directly to the assigned underwriter or process specialist.)
- Please do not copy the underwriter or case manager on email sent to the email board.
- Use the appropriate email board as indicated below (emails must be sent from a "financialguide.com" account.)
- Remember to indicate the client's name and policy number within the subject line of the email

Team	Email Address:
CAB	lifecabrequirements@massmutual.com
East	lifecastrequirements@massmutual.com
South/Central	lifesouthcentralrequirements@massmutual.com
West	lifewestrequirements@massmutual.com
Blue Chip Circle	bluechipciclerequirements@massmutual.com

Frequently Asked Questions

Q. Can I fax or email my Life application packages to the home office?

09/08/08 Rev. 02/09/09, 08/29/11 Internal Procedural Communication for Producer Use Only- Not for Use with Clients

A. Yes. New-business applications, subsequent underwriting and issue requirements and delivery requirements submitted to the home office via email or fax are transferred directly into the MassMutual system. One exception to this process – 1035 exchanges – still requires the original document be sent to the home office.

Q. If a producer faxes a completed application to the agency, would that suffice?

A. Yes, the New Business Coordinator in the agency would need to print out a paper copy of the application, complete application data entry and retain the “original” application in the client file.

Q. I've delivered the policy, and the client now wants to proceed with a 1035 Exchange. Can I fax in the 1035 Exchange/ Absolute Assignment form?

A. While you may fax in an internal or external 1035 Exchange/ Absolute assignment form, the original must follow before we can begin the requested process. This is also true of ‘raised seal’ or notarized documents.

Q. I faxed in a missing “issue requirement” form this morning. Do I need to mail in the original document now?

A. No, the original copy does not need to be mailed in to the home office*. It should be retained in the agency in the client file.

Q. My agency's new business coordinator always requires producers to give her the original application. Why is that?

A. Individual agency Business Managers and New Business Coordinators have the discretion to decide whether they will require the original applications from their producers or whether they will allow producers to electronically submit business to the core agency. Producers who are interested in submitting their cases to their agency electronically should discuss that option with their new business coordinator.

Q. I was missing a form when I submitted the original application. Now that I have it, what's the best way to send it in?

A. You can scan or email the form, and retain the original in the agency in the client file. Simply scan or fax to the appropriate regional email board or fax number, being sure to note the policy number on the documents.

- Faxes must be accompanied by the Requirements Transmittal form F9742 (one per fax).
- Faxes for Concurrent Life/DI Policies must be accompanied by the Life/DI Cover sheet (F6701), with both policy numbers.
- Emails must come from a “financialguide.com” email account and must have the policy number and client name within the subject line.

Q. I know I don't really *need* to send in the originals, but isn't it helpful if I follow up an electronic submission with the originals?

A. Actually, we would prefer that if you send an item in electronically, that you **do not** submit the original copies. Often, we receive the same documents 2-3 times through different submission vehicles. This causes extra work and potential confusion, and the documents may be imaged multiple times within the imaging system.

Q. I've been working in the agency for a long time. We always used to have to send in the original copies. While I've begun to use some of the newer ways of submitting business, I just don't feel comfortable not sending in the originals. What do you suggest?

A. If you would like to send in original copies of documents that have already been submitted through another means, you may. However, we would request that you indicate that these documents were previously faxed (or e-mailed, etc.). This will eliminate the possibility of the documents being mistaken for new work, and assigned to another person.

Q. Do Policy Delivery Requirements (such as Policy Delivery Receipts, Amendments, Insurability Statements, and signed NAIC Illustrations) have to be originals?

A. No, as with nearly all items (except 1035 Exchange forms, ‘raised seal’ or notarized documents) we are happy to accept policy delivery requirements electronically. We accept requirements via fax and also via emails to our Policy Delivery Requirements team's email address: lifedeliveryrequirements@massmutual.com

Further information

Contact the Life New Business Helpline at (800) 767-1000 extension 23748