Advice and Financial Planning Tools

Reference Sheet

Use this document to learn about the primary advice and financial planning tools available for financial planning.

Using Tools for Financial Planning

Financial planning involves looking at a client's entire financial picture and advising them on how to achieve their short-term and long-term financial goals. It can encompass everything from effectively managing taxes and insurance to saving for education and planning for retirement. As the industry evolves, creating deeper, more connected relationships with clients through financial planning is more important than ever. The tools described in this document will help you meet your client's needs.

With your general agent's approval, you have the freedom to choose the planning tool that best fits your practice. To that end, MassMutual is offering integrated planning tools that accommodate both fee-based financial planning and foundational strategies.

Comparing the Financial Planning Tools

Name	Integrated with Advisor360°
WealthGuide®	Yes
Client360° Goals Tab	Yes, part of the Advisor360° suite
RightCapital®	Yes
MoneyGuideElite®	Yes
eMoney®	No
Profiles (Advicent)	No
Advisys	No

To compare the pricing of each of these tools, and to know which tools are available for Fee-Based Financial Planning please consult the Advice & Financial Planning Tools Suite pricing sheet on FieldNet.

Advice and Holistic Financial Planning Tools

WealthGuide®

WealthGuide® is a customizable planning tool that lets you and your clients keep track of client financial goals, progress, and milestones. Think of it as a planning notebook, organized by topic and shareable with your client. WealthGuide® is seamlessly connected to the rest of your data in Advisor360°. When you use WealthGuide® to create a note or update an appointment related to a financial planning topic, you'll see that information everywhere else where it's relevant.

Note: WealthGuide® is not an analysis tool.

Client360° Goals

Advisor360° includes a native planning tool: The Goals tab, which can be found in Client360°. The Goals tab is a basic calculator that lets you quickly generate financial scenarios to show a client how they can meet their goals over time. This tool can be used as a conversation starter with a client who's interested in planning for situations like college, retirement, a major purchase, and more.

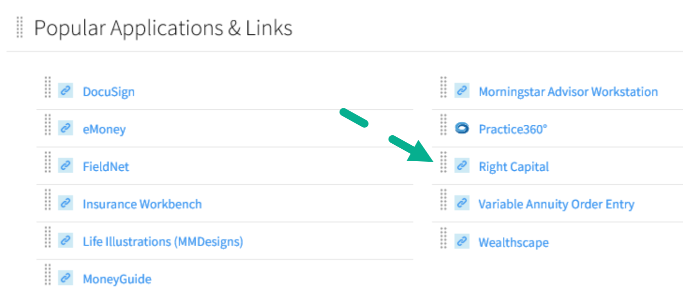
The Goals tab is intended for simple calculations only. Insurance analysis capability will be added at a future date but will not be available at release. When needing to analyze a client's needs related to taxes, estate planning, and insurance, explore the tools listed below.

RightCapital®

RightCapital® can be accessed from within Advisor360°. It is a cash flow and goals-based planning tool integrated into Advisor360° and offers interactive, client-friendly interface with customizable scenario planning and comparison functionality. RightCapital® includes advanced retirement and tax planning capabilities and is available for both fee-based financial planning and foundational strategies (needs analysis). RightCapital® is known for focusing on the client experience, with a very modern, intuitive and easy-to-use interface, and it offers tax-sensitive financial planning strategies and health insurance planning.

How to Obtain a Subscription

To obtain subscription (if needed) click on the RightCapital® Advisor360° link located on the dashboard in the Popular Applications & Links section.



Advisor

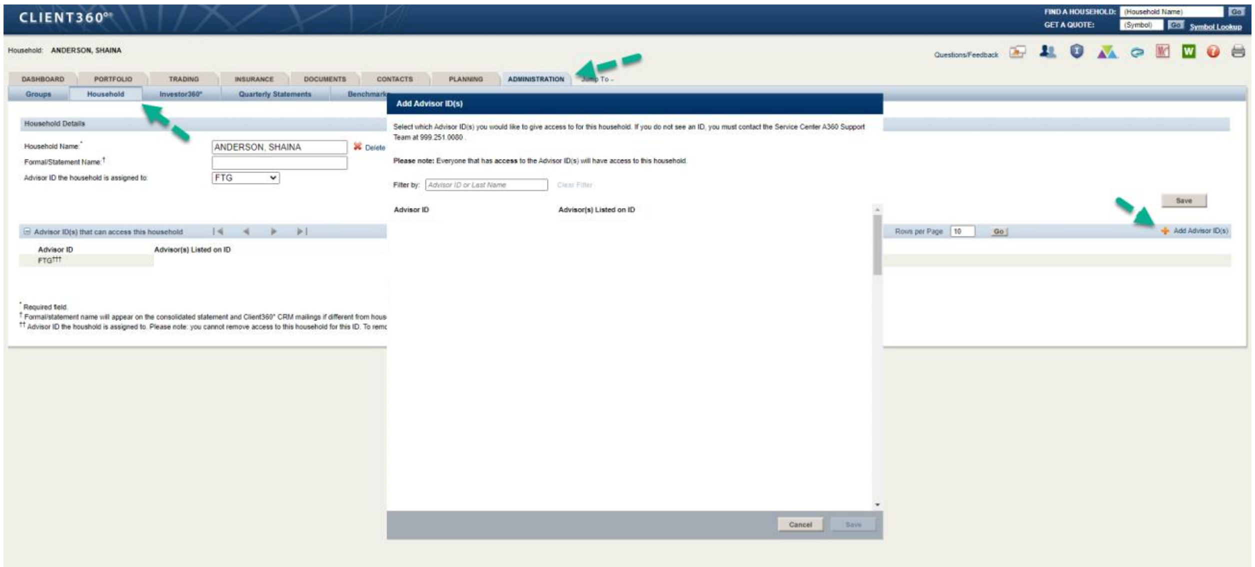
- Individual Advisor – The advisor will need to have a subscription to RightCapital®.
- Team Based – For advisors to share clients in RightCapital®, each advisor will need to have a subscription to the RightCapital® tool. Once that has been accomplished, collaboration will need to be established between the advisors by RightCapital®. Collaboration can be established by contacting RightCapital® Client Services team at 888-982-9596, select option 2, or emailing them at support@rightcapital.com.

  Note: Once collaboration is confirmed with RightCapital®, each advisor will need to have access to the client household through the use of appropriate Advisor IDs.

- Granting access to a household is established by the REP IDs (Household Access) that are created in Advisor360° and when sharing a client household. For more information on this topic review the CRM at a Practice Level User Guide.

Advice and Holistic Financial Planning Tools

Note: If an advisor relationship is not established for the household, go to Client360° Administration > Household > Add Advisor ID and select the Advisor ID to be associated with the household.

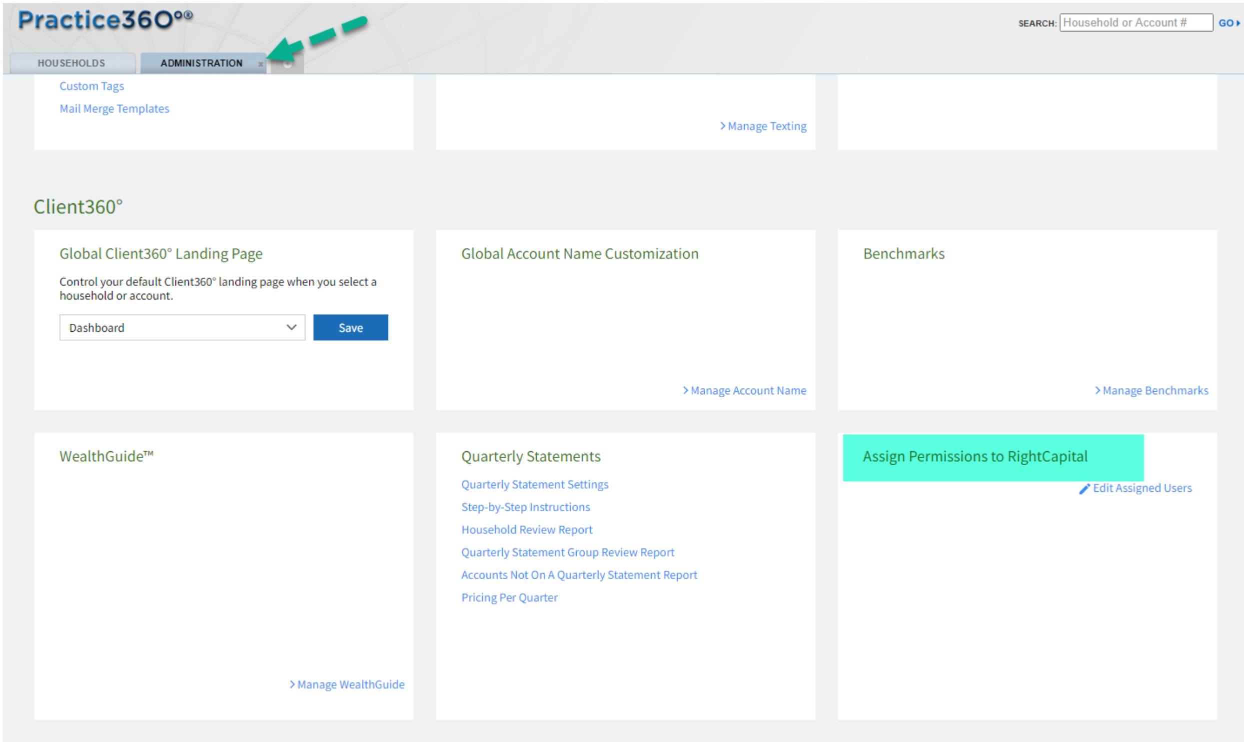


Administrator (e.g. Personal Assistant to an Advisor or Team of Advisors)

- For individual advisors and team based advisors, their respective administrators will need to have an "Admin" subscription to RightCapital®. When the advisor sets up their account with RightCapital®, they will automatically be given an "Admin" permission slot for RightCapital®. For any additional administrators to be added, an additional "Admin" subscription will be needed.
- MassMutual will be notified by RightCapital® of the total quantity of "Admin" user slots and will populate in Advisor360° accordingly. Once the "Admin" slots are populated with the correct number of users, it will become self-service within the RightCapital® "Admin" widget. Advisors can locate the "Admin" permissions to RightCapital® section in the administration tab under Practice360° Administration Tab > Client360° > Assign Permissions to RightCapital®.

  Note: Only Advisors can have access to the "RightCapital®" Administration tool.

Advice and Holistic Financial Planning Tools



*Team Based Advisors with administrators – administrators will need to be set up as Collaborators inside of RightCapital® for all of the advisors they support, and they can choose from a picklist which advisor they want to view. To access a certain plan, administrators will need to know which advisor owns the plan in RightCapital®.

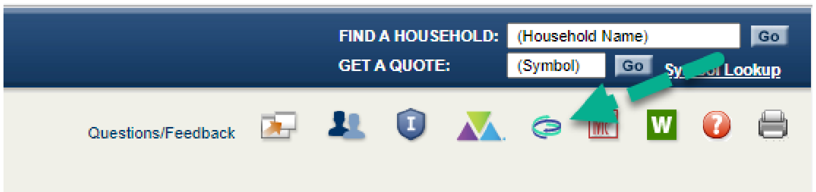
Sales Support (Firm infrastructure such as Investment Specialist or Financial Planning Director / General Agent / Agency Supervisory Officer)

- To grant access to a client household for entry into the RightCapital® planning tool, multiple steps will need to occur. Each step needs to be completed but does not need to be done sequentially.
  - Step 1, Sales Support, ASO, or Shared Services Infrastructure will need to be a subscriber with RightCapital® and be established as collaborators with the Advisors they work with.
  - Step 2, Through the ATS in the agency, relationships, if not already in place, will need to be set up between the Sales Support, ASO or shared service individual and the advisor.
    - One to one relationships can be established, or
    - All Agency access can be granted to the Sales Support, ASO or Shared Service infrastructure. This will provide the relationships necessary for all advisors in the agency.

Advice and Holistic Financial Planning Tools

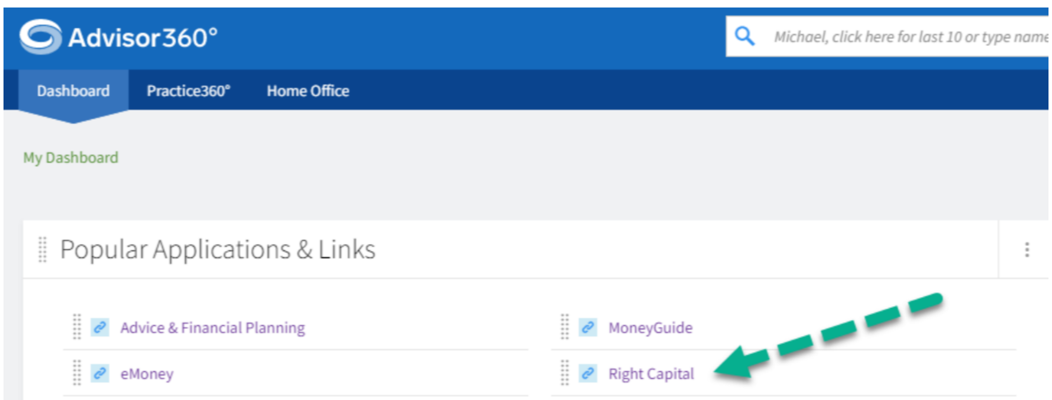
How to access

To access the tool to establish and/or link a client household, select the RightCapital® icon in Client360°.

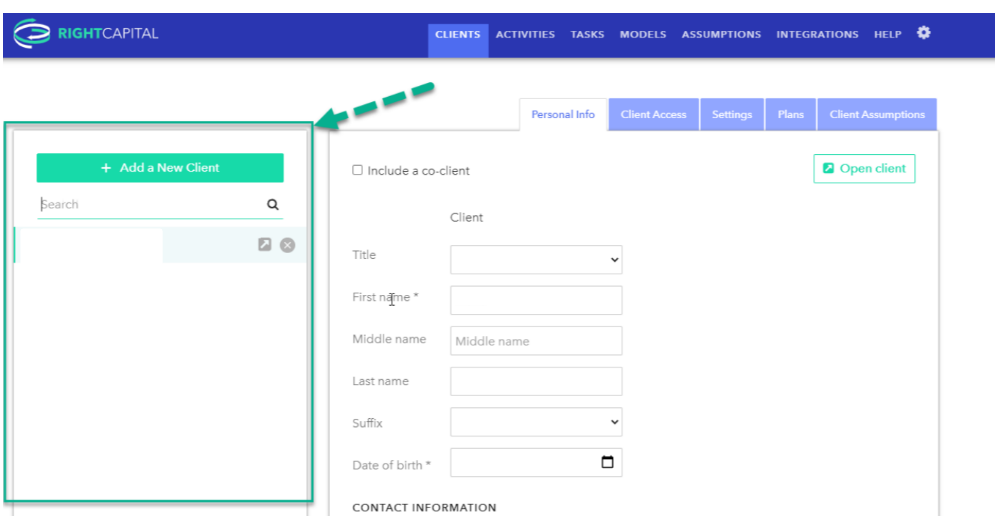


Note: Client360° and RightCapital® are integrated through utilizing this icon and not from the dashboard.

For Admins or individuals working on a Team, it is important to confirm you have selected the correct adviser by entering RightCapital® via the Popular Applications & Links.



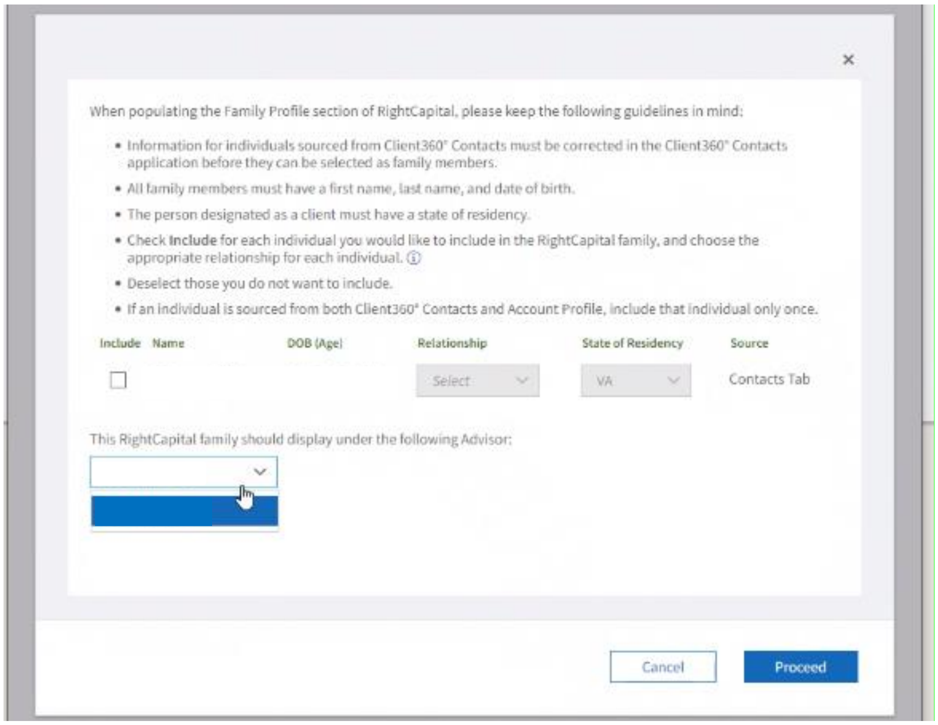
Next, select the client and verify under which adviser the client is established.



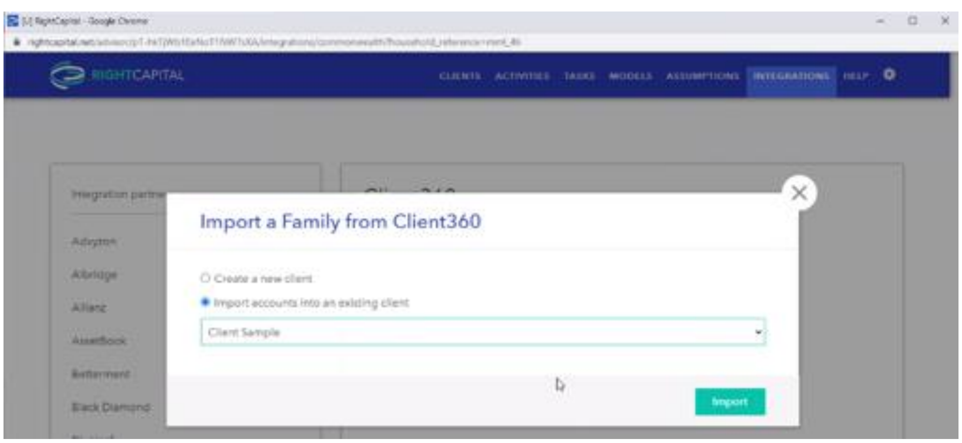
Advice and Holistic Financial Planning Tools

To access a client that was established in RightCapital® prior to Advisor360° or creating a new client in RightCapital® through Advisor360°, it is important to establish the client under the correct adviser.

When opening RightCapital®, you should be able to view the client's name. Select the client and the advisor and click proceed.



The Import a Family from Client360° window will appear. Select Import accounts into an existing client, select the client from the drop-down menu and then click Import.



Note: For clients that were established in RightCapital®prior to Advisor360°:

If you do not see the client in the drop down, you have not selected the correct adviser as shown in the previous step. Please exit this window and confirm which advisor holds the client household.

Advice and Holistic Financial Planning Tools

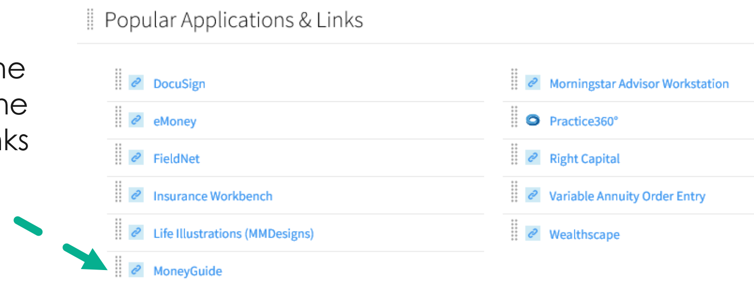
MoneyGuideElite®

MoneyGuideElite® is the upgraded version of MoneyGuidePro®. It can be accessed within the Advisor360° interface. It is a goal-based planning tool with a client-friendly interface as well as multiple scenario and what-if capabilities. It also includes "MyBlocks," an advisor-client set of modules that let clients explore complex financial planning questions. MoneyGuideElite® will be available for both fee-based financial planning and foundational strategies (needs analysis).

MoneyGuideElite® includes the goal-based planning MoneyGuide® has been known for, as well as enhanced protection and annuity modeling.

How to Obtain a Subscription

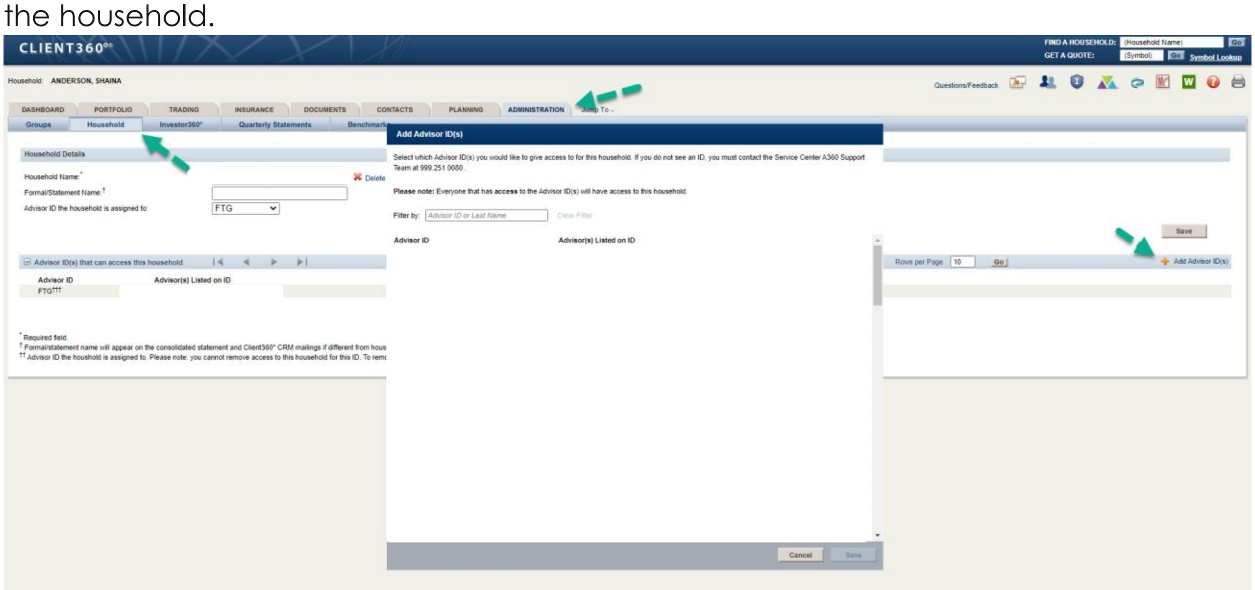
To obtain subscription (if needed) click on the MoneyGuide® Advisor360° link located on the dashboard in the Popular Applications & Links section.



Advisor

- Individual Advisor – The advisor will need to have a subscription to MoneyGuideElite®.
- Team Based –Access is granted by the REP IDs (Household Access) that are created in Advisor360° and when sharing a client household. In order to access MoneyGuideElite®, each advisor will need to have a subscription.

  Note: If an advisor relationship is not established for the household, go to Client360° Administration > Household > Add Advisor ID and select the Advisor ID to be associated with the household.



Advice and Holistic Financial Planning Tools

Administrator (e.g. Personal Assistant to an Advisor or Team of Advisors)

- Administrators will be able to gain access to MoneyGuideElite® through MML relationships. Administrators will be able to impersonate the advisor by selecting from a dropdown picklist when they select the MoneyGuide® Icon in the client household.

- The administrator will need to impersonate the subscribing advisor. To impersonate the advisor, the administrator will access MoneyGuide® through the Client360° household.

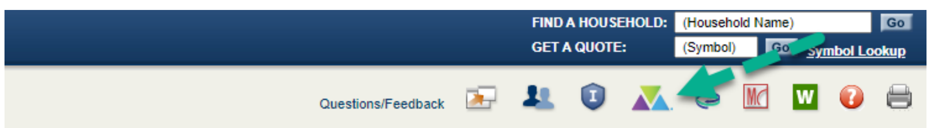
  Note: MoneyGuide® will not know an administrator exists. Also, impersonation occurs via Advisor360° permissioning system that is setup by MML on a nightly basis.

Sales Support (Firm infrastructure such as Investment Specialist or Financial Planning Director / General Agent / Agency Supervisory Officer)

- To grant access to a client household for entry into the MoneyGuide® planning tool, multiple steps will need to occur. Each step needs to be completed but does not need to be done sequentially.
  - Step 1, Sales Support, ASO, or Shared Services Infrastructure will need to be a subscriber with MoneyGuide®.

  Note: No Cost will be incurred as all Roles assisting in the production of sales for advisors do not need to pay for a license.

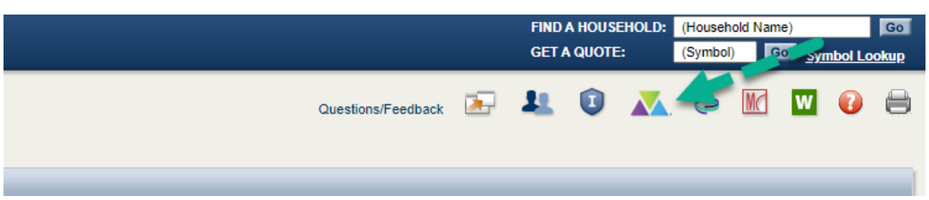
  - Step 2, Through the ATS in the agency, relationships (if not already in place) will need to be set up between the Sales Support, ASO or shared service individual and the advisor.

    - One to one relationships can be established.
    - All Agency access can be granted to the Sales Support, ASO or Shared Service infrastructure. This will provide the relationships necessary for all advisors in the agency.

How to access

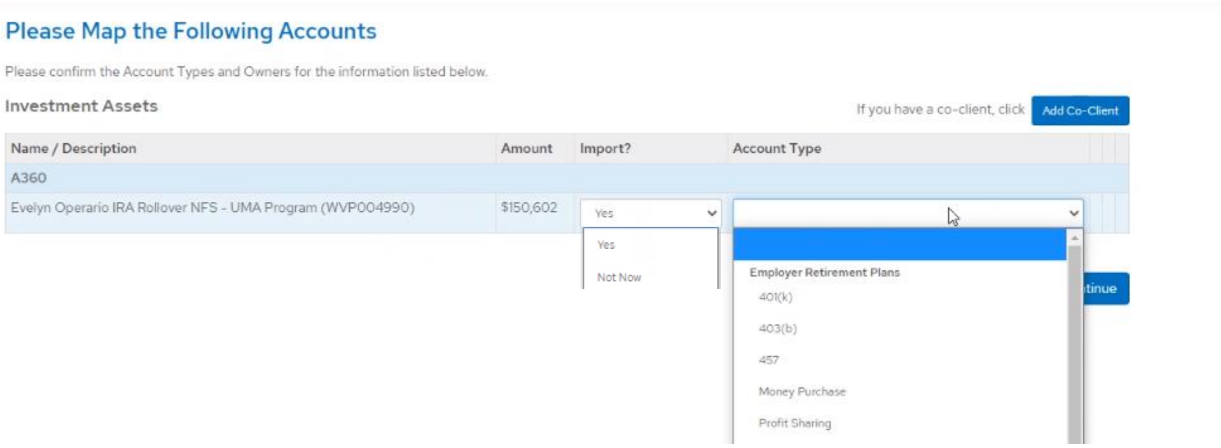
To access the tool to establish and/or link a client household, select the MoneyGuide® icon in Client360°.



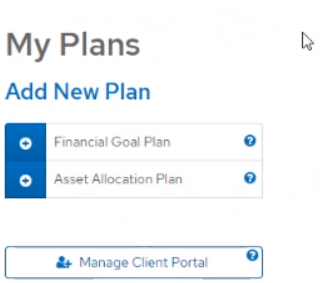
Note: Also, in order to view the MoneyGuide® icon, the advisor will need to have completed the Advisor360° Trading training. If access is needed for non-trading individuals, a request will need to be submitted through MAX.

Advice and Holistic Financial Planning Tools

To access a client that was established in MoneyGuideElite® prior to Advisor360° or creating a new client in MoneyGuideElite® through Advisor360° you will be prompted to confirm the owner(s) for these accounts, if the accounts should be imported, and the account type for each account.



Once this information is input/selected then a new plan can be created.



Advice and Holistic Financial Planning Tools

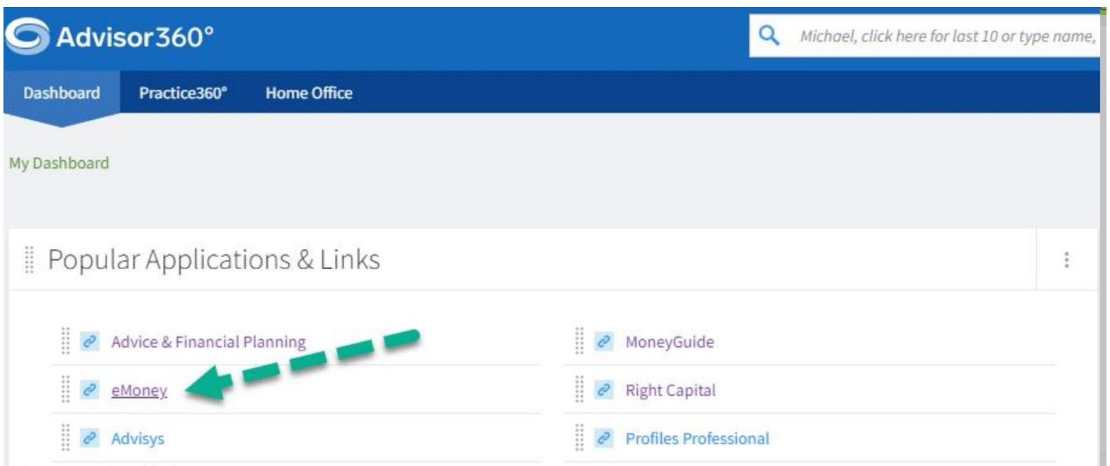
eMoney®

eMoney® is only available as a standalone tool and is not integrated into Advisor360° at this time. eMoney® PFV Pro includes a client-friendly interface with multiple scenarios and what-if capability. It is available for both fee-based financial planning and foundational strategies (needs analysis). It also includes robust sharing capability. Advisors can share all clients with another eMoney® user, maintain private clients, or share specific clients with specific users.

eMoney® current account aggregation, client portal, and vault will continue to be available until integration with Advisor360° is available.

How to access

To access the tool, go to the Popular Applications & Links on your dashboard.

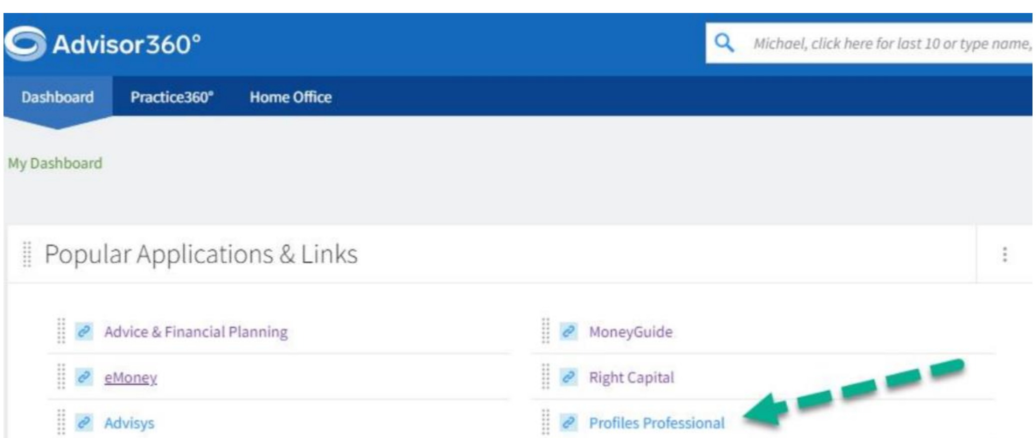


Profiles

Profiles is owned by Advicent, who also owns Naviplan. Profiles will be sunset by Advicent in the coming years, and they are not making any further enhancements to the tool. For this reason, their only pricing model is full street price.

How to access

To access the tool, go to the Popular Applications & Links on your dashboard.



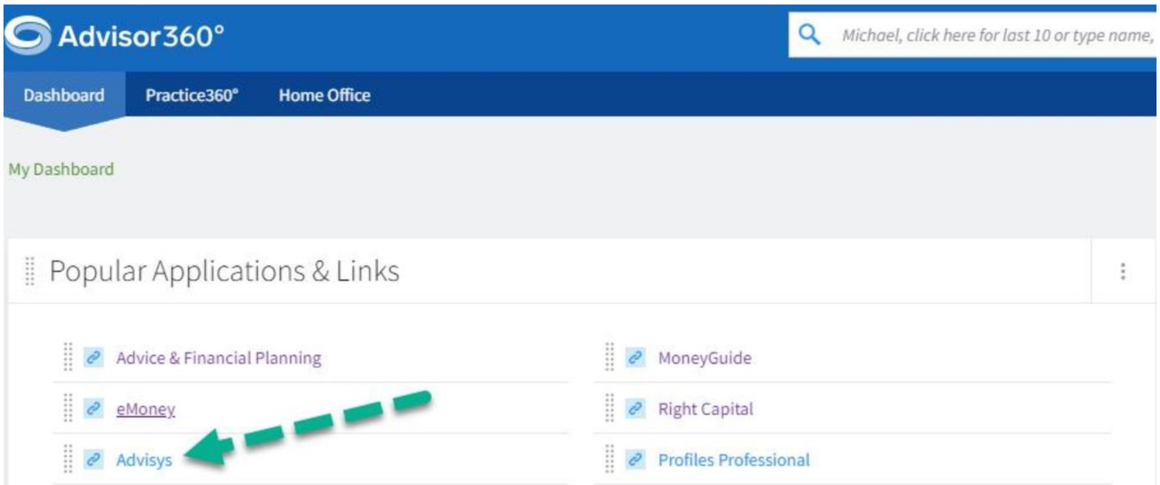
Advice and Holistic Financial Planning Tools

Advisys

Advisys, formerly EchoWealth, quickly produces a professional client presentation. It is a good choice for newer producers or anyone looking for a quick needs analysis, easy- to-explain calculators or illustration of financial concepts.

How to access

To access the tool, go to the Popular Applications & Links on your dashboard.



FINANCIAL PLANNING SERVICES

Data Attributes

A useful guide that explains how data is displayed in Right Capital and Money Guide when integrated from Advisor360°.

Appendix of Terms

NEW Terms for Right Capital and Money Guide

Right Capital

Investment Accounts	Values Sent	User Selects
Sources	Account Name	Account Type
NFS Custody	Symbol	Owner
Direct Held	Position Name	
Manual Entry	Position Value	
Account Aggregation	Position Cost Basis-NFS	
	Total Value of Account	
	Total Cost Basis of Account	

Liabilities-Mortgage	Values Sent	User Selects
Account Aggregagtion	Account Name	Liability Type
Manual	Loan Balance	Owner

Money Guide

Investment Accounts	Values Sent	User Selects
Sources	Account Name	Account Type
NFS Custody	Symbol	Owner
Direct Held	Position Name	
Manual Entry	Position Value	
Account Aggregation	**Total Value of Account**	
	Total Cost Basis of Account-NFS	

Liabilities-All	Values Sent	User Selects
Account Aggregation	Account Name	Liability Type
Manual	Loan Balance	Owner

Assets	Values Sent	User Selects
Manual	Account Name	Asset Type
	Value	Owner

Right Capital Data Attributes for Whole Life — Indexed Universal Life — Universal Life — Term Life

A useful guide that explains how data is displayed in Right Capital when integrated from Advisor360°. Once the user overrides the default value that value will remain as the new default value going forward. This is feature is only available in Right Capital.

Appendix of Terms

NEW Terms for Right Capital

Advisor360° Data and Manual Feed	Right Capital	Comments
Display Name	**Policy Name**	Display Name is the Product Name — Policy ID — Insured Name
Net Death Benefit	**Death Benefit**	Enter policy face value
Annualized Premium	**Annual Premium**	
Insured	**Insured Client, Co-Client, First to die, Last to die**	Drop Down Selections: Client, Co-Client, First to die, Second to die, Child Issues with Multiples
Net Surrender Value	**Cash Value**	Not applicable for Term Life
Owner	**Owner: ILIT, Joint Client, Co-Client**	Drop Down Selections: Client, Irrevocable Trust Joint, Co-Client, Issues with Multiples
Maturity Date	**Policy Ends**	Data field only available for Term Life

Advisor360° Manual Feed	Advisor360° Data Feed	Right Capital	Comments
Effective Date	Issue Date	**Starting Year**	
N/A	N/A	**Included in Plan**	Check box on site — input
Loan Value or Loan Interest Rate	Loan Amount Available, Loan Principle, Loan Interest Rate, Loan Interest Type, Loan Interest Amount, Loan Payoff Amount, Loan Payoff as of Date	**Distribution: Tax Free Loan, Full Surrender**	Does Not Map — Different Values Different values RC will default to tax free advisor must change
Premium Planned to End Date	N/A at this time	**Premium Ends**	The premium planned to end date is captured in manual policies if sent it will appear. Data Feed policies do not provide a premium end date and will default to 2099. User can update manually.

Right Capital	Default Value
Distribution Amount	0
Ending Year	2099
Beneficiary %	100%
Cash Value Approach	Not Included
Death Benefit Options will display for WL/UL and Index UL Policies, but only if the user wishes to include cash value projections or entering illustration values	Is the text option of Face Amount

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Right Capital Data Attributes for DI and Group DI

A useful guide that explains how data is displayed in Right Capital when integrated from Advisor360°. Once the user overrides the default value that value will remain as the new default value going forward.

Appendix of Terms

NEW Terms for Right Capital

Advisor360° Data and Manual Feed	Right Capital	Comments
Display Name	Policy Name	Display Name is Product Name, Policy ID — Insured Name
Owner	Owner	Drop-Down Selections: Client and Co-Client
Annualized Premium	Annual Premium	

Advisor360° Manual Feed	Advisor360° Data Feed	Right Capital	Comments
Monthly Benefit Value	Monthly Total Disability Benefit	Monthly Benefit	
Premium planned to end date	Not available currently	Policy ends for DI only	

Right Capital	Default Value
Benefit type options are: Monthly Dollar Amount — % of Salary	Monthly Dollar Amount
Monthly Benefit Cap Checkbox	Unchecked
Benefit Inflation	0%
Benefit Period	Age 65
Included in Plan Checkbox	Checked
Benefit Taxable Checkbox	Checked
Inflation type options are: Simple — Compound	Compound
Elimination Period	365

Right Capital Data Attributes for Long Term Care

A useful guide that explains how data is displayed in Right Capital when integrated from Advisor360°. Once the user overrides the default value that value will remain as the new default value going forward .

Appendix of Terms

NEW Terms for Right Capital

Advisor360° Data and Manual Feed	Right Capital	Comments
Display Name	**Policy Name**	Display Name is the Product Name — Policy ID — Insured Name
Owner	**Owner**	Drop Down Selections: Client and Co-Client
Insured	**Insured**	Drop Down Selections: Client and Co-Client
Annualized Premium	**Annual Premium**	
Effective	**Purchase Year**	If not it will default to None and user can manually update

Advisor360° Manual Feed	Advisor360° Data Feed	Right Capital	Comments
Monthly Benefit Value	Monthly Total Disability Benefit	**Monthly Benefit**	
Premium Planned to End Date	N/A	**Premium Ends**	The premium planned to end date is captured in manual policies if sent it will appear. Data Feed policies do not provide a premium end date and will default to 2099.
Current Benefit	Current Daily Benefit Amount	**Daily Benefit**	
Benefit Period = LT 1 through 10 Years, Number of Years, Lifetime	What is transmitted in MassMutual® Feed	**Benefit Period Options:** **Years 1, 2, 3, 4, 5, 6, 7 and Lifetime**	If the amount sent from Advisor360° synchs with the RC value in the drop-down that value will appear, if not it will default to 2 Years and user can manually update.
Elimination Period = LT: 0, 30, 60, 90, 100, 180 Days, 1 and 2 years, Custom Years	What is transmitted in MassMutual Feed	**Elimination Period Options: None, 30, 60, 90, 180 and 360 Days**	If the amount sent from Advisor360° synchs with the RC value in the drop-down that value will appear, if not it will default to None and user can manually update.

Right Capital	Default Value
Benefit Inflation	0%
Benefit Taxable	Checked
Included in Plan	Checked
Premium Tax	Pre-tax
Inflation Type	Simple

Money Guide Data Attributes for Whole Life — Indexed Universal Life — Universal Life — Term Life

A useful guide that explains how data is displayed in Money Guide when interrogated from Advisor360°.

Appendix of Terms

NEW Terms for Money Guide

Advisor360° Data and Manual Feed	Money Guide	Comments
Owner	Who is owner	Drop Down Selections: Owner Name, Irrevocable Trust, Other Person or Entity
Insured	Who is insured	Drop Down Selections: Insured, Owner, First to die, Second to die
Policy Type	Description	Display Name is the Product Name — Policy ID — Insured Name
Effective Date	Policy Start Date	Drop Down Selections: Client, Co-Client, First to die, Second to die, Child Issues with Multiples
Net Surrender Value	Current Cash Value	Not Applicable for Term
Net Death Benefit	Death Benefit	
Annualized Premium	Premium Amount	

Advisor360° Manual Feed	Advisor360° Data Feed	Money Guide	Comments
Payment Frequency — Only for Whole Life not sent for VL, UL or Term	Premium Frequency — Only for Whole Life not sent for VL, UL or Term	Every	User can manually update — Monthly — Quarterly — Six Months — Yearly
Carrier/Company Name	Product Company	Insurance Company	

Money Guide	Default Value
When will policy terminates	Drop Down Selections; When insured dies, Select your own year, When insured retires
How long will premiums be paid	Drop Down Selections: Until insured dies, Until policy terminates
Beneficiary%	100%
Estate	0%
Every	1 Year and user can manually update
For Term Life — If enter your own is selected	1 Year and user can manually update

Money Guide Data Attributes for DI

A useful guide that explains how data is displayed in Money Guide when integrated from Advisor360°.

Appendix of Terms

NEW Terms for Money Guide

Advisor360° Data and Manual Feed	Money Guide	Comments
Owner	**Who is the Owner**	Drop-Down Selections: Owner or Insured
Owner	**Who is the Insured**	Drop-Down Selections: Owner or Insured
Display Name	**Description**	Display Name is the Product Name — Policy ID — Insured Name
Annualized Premium	**Premium**	

Advisor360° Manual Feed	Advisor360° Data Feed	Money Guide	Comments
Carrier/ Company Name	Product Company	**Insurance Company**	
Effective Date	Effective Date or Issue Date	**Policy Start Date**	
Monthly Benefit Value	Monthly Total Disability Benefit	**Monthly Benefit Amount**	
Elimination Period ST = 0,7,14 Days LT = 0, 30, 60, 90, 180 Days — 1 and 2 Years — Custom	MG will map if possible, based on what is sent and MG Options	**Benefit Period = Free Forms Months or Years**	Default value is 0 Years and user can manually update to Free Form, Months or Years
Benefit Period ST = 30, 60, 90, 180 Days, 1 Year, 18 Months, Custom LT = 1 Year, 18 Months, 2, 3, 4, 5 Years, # of Years, Until Age, Lifetime	MG will map if possible, based on what is sent and MG Options	**Benefit Period = Select — For this time period or until this age**	Default value is For This Time Period and user can manually update to Free Form, Months or Years

Money Guide	Default Value
Tax Status of benefit	After Tax and user can manually update to After Tax, Pre Tax
Inflation Option	None, Single, Compound

Money Guide Data Attributes for Long Term Care

A useful guide that explains how data is displayed in Money Guide when integrated from Advisor360°.

Appendix of Terms

NEW Terms for Money Guide

Advisor360° Data and Manual Feed	Money Guide	Comments
Insured	**Who is the insured**	Drop Down Selections: Owner and Insured
Display Name	**Policy Name**	Display Name is the Product Name — Policy ID — Insured Name
Effective Date	**Policy Start Date**	
Current Daily Benefit Amount	**Daily Benefit Amount**	

Advisor360° Manual Feed	A360 Data Feed	Money Guide	Comments
Carrier/Company Name	Product Company	**Insurance Company**	
Benefit Period = LT 1 through 10 Years, Number of Years, Lifetime	Benefit Period	**Benefit Period**	
Elimination Period	N/A	**Elimination Period**	Free form entry in days

Money Guide	Defaults
Home Health Care	Only displays for Nursing Home
Inflation Option	Drop-Down Selections: None, Simple, Compound

Notes:

Rev. Date 5/21