

MSA-Eligible Product Lines & Registration Types

REFERENCE GUIDE

Table of Contents

Overview	1
Eligibility Details by Registration Type	1
Registration Types Not Eligible for the MSA and the Account Opening Tool	3
Product Types Not Eligible for the MSA and the Account Opening Tool Regardless of Registration Type	4

Overview

Use this document to determine which product lines and registration types are eligible to use the Master Services Agreement (MSA) and can be opened using the Account Opening tool.

For additional information about the MSA, please see the [Master Services Agreement Reference Guide](#). For additional information about the Account Opening tool, see the [Open New Accounts Using the Account Opening Tool Reference Guide](#).

Eligibility Details by Registration Type

✓ = Eligible for MSA and the Account Opening tool

- Note:** Green checks do not necessarily indicate that the registration type is supported by all vendors/carriers. Be sure to check vendor/carrier-specific procedure guide.

✗ = Registration type is offered through MMLIS for the line of business, but it is not currently available in Practice360°.

N/A = Registration type is not supported for this line of business

***Direct Mutual Fund Column Note:** The Direct Mutual Fund column in the table below represents if the registration could be supported through the MSA and is not a representation that the registration is approved for use directly with a mutual fund company. [This article](#) clarifies any carveouts to the prohibition on new direct mutual fund accounts.

ACCOUNT REGISTRATION TYPE	NFS BROKERAGE	DIRECT MUTUAL FUND*	DIRECT VARIABLE ANNUITY	THIRD PARTY ADVISORY
403B - Adding a Participant	N/A	✓	✓	✓
403B – Creating a Plan	N/A	✓	N/A	N/A
529 Plan – Individual Owned	✗	✓	N/A	N/A
529 Plan – Joint Owned	N/A	✗	N/A	N/A

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MSA-Eligible Product Lines & Registration Types

ACCOUNT REGISTRATION TYPE	NFS BROKERAGE	DIRECT MUTUAL FUND*	DIRECT VARIABLE ANNUITY	THIRD PARTY ADVISORY
529 Plan – Trust Owned Corporation	✗	✓	N/A	N/A
Coverdell Education IRA	N/A	✓	N/A	N/A
Estate – Administrator, Personal Representative, Executor	✓	✓	N/A	✓
Individual	✓	✓	✓	✓
Investment Club	✓	✗	N/A	✗
IRA - Rollover, Roth, SEP, Traditional	✓	✓	✓	✓
IRA BDA* – Administrator Corporation Custodian Executor Guardian/Conservator LLC Partnership Personal Representative Unincorporated Association	✗	✗	✗	✗
IRA BDA* – Non-Spouse Spouse Trust	✓	✓	✓	✓
Joint Community Property Joint Tenants in Common Joint Tenants in Entirety Join with Rights of Survivorship	✓	✓	✓	✓
Limited Liability Corp	✓	✓	✓	✓
Non-Prototype Plans	✓	N/A	N/A	N/A
Partnership	✓	✓	✓	✓
Roth IRA BDA* – Non-Spouse Spouse Trust	✓	✓	✓	✓
Roth IRA BDA* – Administrator	✗	✓	✓	✓

MSA-Eligible Product Lines & Registration Types

ACCOUNT REGISTRATION TYPE	NFS BROKERAGE	DIRECT MUTUAL FUND*	DIRECT VARIABLE ANNUITY	THIRD PARTY ADVISORY
Corporation Custodian Executor Guardian/Conservator LLC Partnership Personal Representative Unincorporated Association				
SIMPLE IRA – Adding a Participant	✗	✓	✓	✓
Sole Proprietor	✓	✗	✗	✗
TOD – Individual TOD – Joint Tenants in Entirety TOD – Joint with Rights of Survivorship	✓	✓	✓	✓
Trust Under Agreement Trust Under Will	✓	✓	✓	✓
UGMA/UTMA	✓	✓	✓	✓
UGMA/UTMA Funded 529	✗	✓	N/A	N/A
Unincorporated Association	✓	✓	✓	✓

*Certain sub-registration types for IRA BDA and Roth IRA BDA accounts on the NFS platform are not eligible for the MSA and the Account Opening tool.

Registration Types Not Eligible for the MSA and the Account Opening Tool

Bank	Church
Committee	Conservator
Guardian	Individual 401k/Solo K/Single K
Joint Usufruct	Keogh Plan – Money Purchase Plan/Profit Sharing Plan
Non-Prototype IRA	Non-Prototype Plan/Trust
Simple IRA Plan	IRA Owned by a Minor

MSA-Eligible Product Lines & Registration Types

Product Types Not Eligible for the MSA or the Account Opening Tool Regardless of Registration Type

Product Type	Description
Wealth Management Services (WMS)	Advisory accounts opened on the Wealth Management Services platform are not eligible for the MSA and are not eligible to be opened via the Account Opening tool, regardless of the registration type. WMS accounts must be opened using Envestnet and Unified Account Opening (UAO) on Wealthscape. Refer to the Create New Account - Unified Account Opening Reference Guide for more details on how to open these types of accounts.
Fortuna	Fortuna accounts are not eligible for the MSA and are not eligible to be opened via the Account Opening tool, regardless of the registration type. Refer to the Getting Started with Fortuna Reference Guide for more information on how to open these types of accounts.
iCapital	iCapital accounts are not eligible for the MSA and are not eligible to be opened via the Account Opening tool, regardless of the registration type. Refer to the iCapital Network Program Guide for more information on how to open these types of accounts.
Non-Purpose Loans	Non-Purpose Loan accounts are not eligible for the MSA and are not eligible to be opened via the Account Opening tool, regardless of the registration type. Refer to the U.S. Bank Wealth Banking Services Non-Purpose Loans Reference Guide and the Goldman Sachs Private Bank Select Non-purpose Loans Reference Guide or more information on how to open these types of accounts.
Pension Resource Center – Retirement Plans, MML Plan Solutions	Retirement Plan accounts opened through the Pension Resource Center are not eligible for the MSA and are not eligible to be opened via the Account Opening tool, regardless of the registration type. Refer to the Participant Directed Qualified Plan Guide and the Trustee Directed Qualified Plan Guide for more information on how to open a PRC account.
MassMutual products include Life Insurance, Fixed Annuities, Disability Insurance, Workplace Solutions	MassMutual proprietary products, excluding Variable Annuities, are not eligible for the MSA and are not eligible to be submitted via the Account Opening tool.
Non-Proprietary Variable Life (Ash & CRUMP)	Non-proprietary Variable Life products are not eligible for the MSA and are not eligible to be submitted via the Account Opening tool.