

The RightBRIDGE Fact Finder may be used with all recommended business. It captures the same information as is needed to enter into the RightBRIDGE Product Profiler. The Fact Finder is not a substitute for the Profiler; you'll need to transfer the information gathered on the Fact Finder to the Profiler.

Here are a few tips to keep in mind:

The RightBRIDGE Fact Finder is searchable on FieldNet using form # MI1350; it is also available on Fieldnet > My Practice > Sales Tools > RightBRIDGE Product Profiler.

- The Fact Finder can be completed manually or as a fillable PDF.
- The Fact Finder Individual Account Addendum is optional. Use it to capture any individual account information in Section 3 of the Fact Finder.
- The completed Fact Finder serves as important documentation of the sales process and may become part of your client's permanent file.

The RightBRIDGE Product Profiler is a suggestion engine used to determine and document the relevance of specific products for a client's needs and objectives. The application facilitates collection of key information about a client's goals, time horizons, risk tolerance, and preferences regarding fees and product guarantees. The engine then scores and presents available product types that may best meet the client's relevant circumstances.

Section 1: Client Information Check one: New case Existing case

Name (first, last): _____ Age _____

Last four digits of SSN: _____ Year of Birth: _____

Marital status: Single Married/Partnered Employment status: Employed Self-employed Retired Unemployed

Spouse (first, last): _____ Age _____

Employment status: Employed Self-employed Retired Unemployed

Section 2: Investment Purpose

Retirement Planning Information

Client projected or actual retirement age: _____ Spouse projected or actual retirement age: _____

Retirement Goal Type

Percent of Earned Income: _____
or

Amount of annual household income needed at retirement (in today's dollars): _____
Enter a dollar amount. The income goal should include cash flow needed to make all regular debt payments (e.g., mortgage, etc.) that will extend into retirement.

Retirement Contributions

Percentage:

Client Percent of Income (include employer portion): _____

Spouse Percent of Income (include employer portion): _____

Dollar amount:

Annual Retirement Savings? (include employer portion): _____

Yearly Increase of annual savings (percentage) (include employer portion): _____

- No Contribution
- Matching Contributions Available in Plan
- Match Unavailable Maximized
- Not Maximized Don't Know

Education Funding

In how many years will this money be needed? _____

Other Need

What are the investment purposes for this account/investment? (Check all that apply.)

- Short-term goals Generate income Accumulate wealth Preserve wealth Market speculation Other

In how many years will this money be needed? _____

Section 3: Rollovers

Product Profiler uses a required, Plan lookup tool. Information may also be captured below, for confirmation. Please capture details for each rollover source, on additional pages, if needed.

Does the client (or spouse) have assets that they might consider rolling over? No assets to roll over Add rollover account

The following information will help compare the client's current plan with available options.

Assets considered for rollover should also be included as part of the Household Assets section below.

What type of retirement plan? 401(k)/403(b) Money Purchase/457 Defined Benefit/Cash Balance Pension (Traditional)

Plan sponsor name: _____

Does the client have access to their Form 404(a)(5)? Yes No

If Yes, Average Admin Fee (%) _____ Average Fund Fee (%) _____

If No, the average fee will be automatically populated based on Form 5500 information.

Does the plan sponsor pay a portion of the plan Administration Fees? Yes No

Amount considered for rollover? \$ _____

Total of any loans against the plan: \$ _____

Percentage of total client assets in the plan in company stock: _____%

Is client satisfied with the number of investment options available in the plan? Yes No

How much access does the plan provide?

- No Access Computer Advice Phone Advice Computer and Phone Personal Advice

Would the client like to consider a cashout? Yes No

If yes, is the client concerned about increased taxes in the future? Yes No

If yes, please select any of the following exemptions to the plan/IRA early withdrawal penalty that apply to the client:

- Death
 72(t) Payments
 IRA Tax Levy
 Federal Emergency/Disaster
 Age 50/55 Separation from Service
 Dividends from ESOP
 Disability
 Medical Expenses
 Qualified Reservist Distribution
 Birth or Adoption
 QDRO

Section 4: Household Income

Client annual earned income (if applicable): \$ _____

Income timeline: Ends at retirement Begins at retirement Through retirement

Spouse annual earned income (if applicable): \$ _____

Income timeline: Ends at retirement Begins at retirement Through retirement

Client pension income (if applicable): \$ _____

Income timeline: Ends at retirement Begins at retirement Through retirement

Spouse pension income (if applicable): \$ _____

Income timeline: Ends at retirement Begins at retirement Through retirement

Client other income (if applicable): \$ _____

Income timeline: Ends at retirement Begins at retirement Through retirement

Spouse other income (if applicable): \$ _____

Income timeline: Ends at retirement Begins at retirement Through retirement

Client's estimated monthly social security benefits: \$ _____

Is the client currently receiving benefits? Yes No

Spouse estimated monthly social security benefits: \$ _____

Is the spouse currently receiving benefits? Yes No

Household Investable Assets for Retirement

Enter information about client's current assets and holdings.

Lump sum amount:

Total investable/liquid assets \$ _____

Liquid assets include all assets held by the client that are easily accessible. This would exclude physical asset investments such as homes, land, jewelry, art, or other collectables.

After-tax growth rate for these assets (3%–7%): _____%

Individual accounts: Use the *Account Listing Addendum* to capture individual account information and attach to this Fact Finder.

Section 5: Risk Tolerance

When considering this investment, what is the client's attitude or willingness to accept risk?

Conservative Moderately conservative Moderate Moderately aggressive Aggressive

Section 6: Liquidity vs. Guarantees

Certain products offer guarantees but limit access to money in return for guarantees.

What is your client's priority regarding liquidity and guarantees?

- Willing to give up guarantees for liquidity
- Prefers liquidity over guarantees
- Desires a balance between guarantees and liquidity
- Prefers guarantees over liquidity
- Willing to give up liquidity for guarantees

Section 7: Investment Advice

Clients have a large range of support and advice that is available when managing their retirement assets.

What is the client's attitude about the level of advice that they would like and feel that they need?

- The client would like to make their own decisions.
- The client will make their own decisions, but would like suggestions.
- The client would like help managing their own assets.
- The client would like someone to manage their assets, but they wish to implement their ideas.
- The client would like someone to manage their assets for them.

Section 8: Fee Sensitivity

Many financial products have fees. They can be simple administrative fees, but can also be fees associated with active investment management. Fees are an important consideration.

What is the client's general attitude toward and sensitivity to fees?

- The client favors lower fees over features.
- The client leans toward lower fees.
- The client has no strong opinion regarding fees.
- The client leans toward features over fees.
- The client favors features over fees.

Section 9: Investor Involvement

Some investors prefer the process of researching, selecting, and following their investments, while others would prefer investing in diversified funds or seeking guidance from a financial professional to help make the decisions.

How involved does the client want to be in choosing, monitoring and managing their investments?

- Not involved
- Slightly involved
- Somewhat involved
- Moderately involved
- Extremely involved

Section 10: Insurance Need

This could be for the purposes of asset protection, estate planning, legacy planning, charitable giving, debt payoff, business continuation, income replacement, or other protection in the event of death of the account holder or his/her spouse.

What is the client's situation regarding insurance coverage?

- The client has a need for products with death benefits.
- The client does not need products with death benefits.

Section 11: Disclosures

Reminder: You must provide **Form CRS** to all clients (including both broker-dealer and investment advisory clients) prior to making a recommendation. In addition, you must provide the **Reg BI Disclosure Brochure** to all broker-dealer clients prior to making a recommendation.

If you are not both affiliated with MMLIS' Corporate RIA (e.g., Series 65) and a general securities representative (e.g., Series 7), you need to supplement the Reg BI Disclosure Brochure by delivering the appropriate **Capacity Disclosure** to your client.

Have you delivered the required disclosures to the client? Y N Date of delivery, if applicable: _____

Notes

This material does not constitute a recommendation to engage in or refrain from a particular course of action.

The information within has not been tailored for any individual.

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UI: 1.4.0-2020-04-15T22:02:51.235ZEngine: 2018.2.406.24235KB Info: PP_2020_Q1_0410UI Config: MM_2020_04_07

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Client Information

Name (first, last): _____ Marital status: Single Married/Partnered

Spouse (first, last): _____

Individual Accounts

Financial Accounts

1. Account name: _____ Institution: _____

Market value: \$ _____ Account type*: _____ Investable? Yes No

2. Account name: _____ Institution: _____

Market value: \$ _____ Account type*: _____ Investable? Yes No

3. Account name: _____ Institution: _____

Market value: \$ _____ Account type*: _____ Investable? Yes No

4. Account name: _____ Institution: _____

Market value: \$ _____ Account type*: _____ Investable? Yes No

* E.g., Individual, Joint, 401(k), Traditional IRA, Spouse IRA, Roth IRA, Custodial IRA, Trust, LLC, Other Non-qualified, Other Qualified

Annuity Holdings

1. Contract issuer: _____ Annuity type**: _____

Cash value: \$ _____ Contract date: (mm/dd/yyyy) _____ Investable? Yes No

2. Contract issuer: _____ Annuity type**: _____

Cash value: \$ _____ Contract date: (mm/dd/yyyy) _____ Investable? Yes No

3. Contract issuer: _____ Annuity type**: _____

Cash value: \$ _____ Contract date: (mm/dd/yyyy) _____ Investable? Yes No

** E.g., Fixed, Variable, Equity Indexed, Other

Life Insurance Holdings

1. Issuer name: _____ Policy type***: _____ Face amount: \$ _____

Annual premium: \$ _____ Cash value: \$ _____ Issue date: (mm/dd/yyyy) _____

2. Issuer name: _____ Policy type***: _____ Face amount: \$ _____

Annual premium: \$ _____ Cash value: \$ _____ Issue date: (mm/dd/yyyy) _____

3. Issuer name: _____ Policy type***: _____ Face amount: \$ _____

Annual premium: \$ _____ Cash value: \$ _____ Issue date: (mm/dd/yyyy) _____

*** E.g., Term, Whole Life, Universal Life, Variable Universal Life, Other