Required Training Grid

Use this document to locate the required training you need to take and contacts to help with questions. Click a topic listed by your role to view the training.

Click on a menu button to go directly to that section.

! Check back for additional changes.

Role			
Non-registered Career Agent	General	Product	Sales
Non-registered Agent Emeritus	General	Product	Sales
MMLIS Registered Representatives	General	Product	Sales
MMLIS Registered Sales Assistants	General	Product	Sales
MMLIS Registered Alternate Agents	General	Product	Sales
Registered Agent Emeritus	General	Product	Sales
Registered Brokers	General	Product	
Alternate Agent (MMLIS and IAR)	General	Product	Sales
Non-registered Brokers	Product		
Access Persons formerly Non-Registered Fingerprinted Persons (NRFs)	General		
College Intern	General		

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Non-registered Career Agent or Non-registered Agent Emeritus

General Topic Training for Non-registered: Career Agent, Agent Emeritus	**Description**	**Audience & Timeframe**	**Location**	**Tracking**
New Producer Orientation: Life, Disability Income, Annuity & Long Term Care	A producer's basic compliance and business obligations.	All producers **within 60 days of their contracting date.**	FieldNet/Training/ MassMutual University Course IDs: • OPER193e1_R1 • OPER193e2_R1 • OPER193e3_R1	ASOs will need to track manually through MMU standard report when new producers join the agency.
State Specific	State licensing requirement. Please consult your Agency Licensing Coordinator (ALC) or state insurance department for specific Training and Continued Education information.	Specific to state. Contact your ALC.	FieldNet/Training/ Professional Development/ Continuing Education Programs	Specific to state.
Annual Compliance Training Requirements	Annual compliance obligations for non-registered career agents and agent's emeritus agents.	Non-registered career agents, agent emeritus. Annually.	FieldNet/Training/Agent Compliance College	Reporting and tracking available on Agent Compliance College.

Required Training Grid

Product Training for Non-registered: Career Agent, Agent Emeritus	**Description**	**Audience & Timeframe**	**Location**	**Tracking**
LTC Requirements	Specific state mandated pre-sale requirements if required	Only if LTC Licensed.	Specific state mandated pre-sale requirements. Check for training requirements. Access training here: www.ltcitraining.com/MM	
NAIC Annuity Training	A two-part training consisting of: 1. NAIC state mandated Continuing Education annuity suitability training 2. MassMutual annuity product-specific training for Fixed and Variable Annuities	Only if you are selling annuities in a state which adopted the NAIC model or a state-specific variation. MassMutual product training is required for all sales regardless of whether the states have adopted the NAIC model or not.	FieldNet/Training/Annuity University	Reporting and tracking available on Annuity University.
NY Regulation 187: Best Interest & Suitability	This training includes what producers need to know and to comply with NY Regulation 187 with regard to acting in a client's best interest, determining suitability, as well as other requirements of the regulation.	Producers that submit variable or fixed annuity business or life insurance business with MassMutual - where the contract or trust situs state is NY state (any policies delivered in NY). • This training replaces NAIC training requirement for NY business only.	RegEd or other approved industry vendor FieldNet/Training/Annuity University • Select the **NY Best Interest** menu item to access a 1-hour training course (485_NY) -and-	For MMFA Career Agents, completion information is provided automatically to MassMutual.

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Required Training Grid

Product Training for Non-registered: Career Agent, Agent Emeritus	**Description**	**Audience & Timeframe**	**Location**	**Tracking**
			• Select the **MassMutual Annuity and Life Product Training Suite** menu item to access MassMutual specific required product training • Refer to the NY Regulations page on FieldNet for more details.	
Third Party Premium Finance with Life Insurance	Producers must complete this one-time training course before any life insurance case using a premium-financing arrangement can be issued.	All producers submitting life insurance cases using premium financing arrangements.	Course ID: **LIF798e1_R3:** Third Party Premium Finance with Life Insurance On FieldNet/Training/ MassMutual University	Reporting and tracking are available on MassMutual University.
Reliable Retirement Income Modeler (RRiM)	Training about the different types of income, retirement income sources, and compliance requirements. Must be taken prior to using the RRiM tool.	Only if RRiM licensed. Applies to producers starting with MassMutual bringing their RRiM license over, or those producers who become newly RRiM licensed.	FieldNet/Training/ MassMutual University Course ID: **SLST102e1_41**	ASOs will need to track manually through MMU standard report when producers become RRiM licensed

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Required Training Grid

Sales Training for Non-registered: Career Agent, Agent Emeritus	Description	Audience & Timeframe	Location	Tracking
MassMutual LEAP Training	Tailored training featuring LEAP cautions, and best practices. Must be taken by anyone LEAP licensed. Applies to producers starting with MassMutual bringing their LEAP license over, or those producers who become newly LEAP licensed.	**Only if LEAP licensed.**	FieldNet/Training/ MassMutual University Course ID: **CMP310** Refer to LEAP System on FieldNet for additional information.	ASOs will need to track manually through MMU standard report when producers become LEAP licensed.
MassMutual Wealth Building Cornerstones (WBC) Training	Tailored training featuring WBC cautions, and best practices. Must be taken by anyone WBC licensed. Applies to producers starting with MassMutual bringing their WBC license over, or those producers who become newly WBC licensed.	**Only if WBC licensed.**	FieldNet/Training/ MassMutual University Course ID: **CMP404** Refer to the "Wealth Building Cornerstones approved for field use" FieldNet Article.	ASOs will need to track manually through MMU standard report when producers become WBC licensed.
Access Persons	Formerly called Non-registered Fingerprinted (NRF) Persons, the Access Persons' training module is for those supporting registered representatives administratively or for non-registered agents who	ONLY applicable for those who perform the activities described in the description, or Access Persons.	FieldNet/Training/ MassMutual University • Course ID: **OPER186**	ASOs will need to track manually through an MMU standard report when Access Persons join the firm or become

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Required Training Grid

Sales Training for Non-registered: Career Agent, Agent Emeritus	Description	Audience & Timeframe	Location	Tracking
	become designated as Access Persons.	**Must be completed within 60 days after being fingerprinted.**		designated as an Access Person.

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MMLIS Registered Representatives, MMLIS Registered Sales Assistants, MMLIS Registered Alternate Agents or Registered Agent Emeritus

General Training for MMLIS Registered: Representatives, Sales Assistants, Alternate Agents, Agent Emeritus	Description	Audience & Timeframe	Location	Tracking
New Producer Orientation: Life, Disability Income, Annuity & Long Term Care	A Producer's basic compliance and business obligations	All newly contracted Producers **must complete the training within 60 days of their contracting date.**	FieldNet/Training/ MassMutual University Course IDs: • OPER193e1_R1 • OPER193e2_R1 • OPER193e3_R1	ASOs will need to track manually through MMU standard report when new Registered Representatives join the agency.
New Producer Compliance Orientation for Registered Representatives	A Registered Representative's basic compliance and business obligations.	All MMLIS Registered Representatives **must complete the training within 60 days of passing their first qualifying exam (newly registered) or when a U4 is filed (experienced hire).**	FieldNet/Training/ MassMutual University Course IDs: • OPER194e1_R1 • OPER194e2_R1 • OPER194e3_R1	ASOs will need to track manually through MMU standard report when new Registered Representatives join the agency.
State Specific	State licensing requirement. Please consult your Agency Licensing Coordinator (ALC) or state insurance department for specific Training and Continued Education information.	Specific to state. Contact your ALC.	FieldNet/Training/ Professional Development/ Continuing Education Programs	Specific to state.

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Required Training Grid

General Training for MMLIS Registered: Representatives, Sales Assistants, Alternate Agents, Agent Emeritus	**Description**	**Audience & Timeframe**	**Location**	**Tracking**
MMLIS Firm Element Training	Annual requirement for MMLIS Registered Representatives. For more details, see the annual firm element memo.	All MMLIS Registered Representatives, annually.	FieldNet/Training/MMLIS Distance Learning	Reporting and tracking available on MMLIS Distance Learning.
Regulation Best Interest Overview Training	New Registered Individuals must complete this one-time required training course comply with SEC Regulation Best Interview Standard.	Registered Representatives, Investment Adviser Representatives, General Agents and Agency Supervisory Officers **must complete the training within 60 days of passing their first qualifying exam (newly registered) or when a U4 is filed (experienced hire).**	FieldNet/Training/MMLIS Distance Learning Regulation Best Interest Overview Required Training (OPER204e1_41)	Reporting and tracking available on MMLIS Distance Learning.

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Required Training Grid

Product Training for MMLIS Registered: Representatives, Sales Assistants, Alternate Agents, Agent Emeritus	**Description**	**Audience & Timeframe**	**Location**	**Tracking**
LTC Requirements	Specific state mandated pre-sale requirements if required	Only if LTC Licensed.	Specific state mandated pre-sale requirements. Check for training requirements. Access training here: www.ltcitraining.com/MM	
NAIC Annuity Training	A two-part training consisting of: 1. NAIC state mandated Continuing Education annuity suitability training 2. MassMutual annuity product-specific training for Fixed and Variable Annuities	Only if you are selling annuities in a state which adopted the NAIC model or a state-specific variation. MassMutual product training is required for all sales regardless of whether the states have adopted the NAIC model or not.	FieldNet/Training/Annuity University	Reporting and tracking available on Annuity University.
Reliable Retirement Income Modeler (RRiM)	Training about the different types of income, retirement income sources, and compliance requirements. Must be taken prior to using the RRiM tool.	Only if RRiM licensed. Applies to registered representatives starting with MassMutual bringing their RRiM license over, or those registered representatives who become newly RRiM licensed.	FieldNet/Training/ MassMutual University Course ID: **SLST102e1_41**	ASOs will need to track manually through MMU standard report when registered representatives become RRiM licensed

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Required Training Grid

Product Training for MMLIS Registered: Representatives, Sales Assistants, Alternate Agents, Agent Emeritus	Description	Audience & Timeframe	Location	Tracking
NY Regulation 187: Best Interest & Suitability	This training includes what registered representatives need to know and to comply with NY Regulation 187 with regard to acting in a client's best interest, determining suitability, as well as other requirements of the regulation.	Registered representatives that submit variable or fixed annuity business or life insurance business with MassMutual - where the contract or trust situs state is NY state (any policies delivered in NY). This training replaces NAIC training requirement for NY business only.	RegEd or other approved industry vendor FieldNet/Training/Annuity University • Select the **NY Best Interest** menu item to access a 1-hour training course (485_NY) -and- • Select the **MassMutual Annuity and Life Product Training Suite** menu item to access MassMutual specific required product training • Refer to the NY Regulations page on FieldNet for more details.	For MMFA Career Agents and MMLIS Representatives, completion information is provided automatically to MassMutual.

Required Training Grid

Product Training for MMLIS Registered: Representatives, Sales Assistants, Alternate Agents, Agent Emeritus	**Description**	**Audience & Timeframe**	**Location**	**Tracking**
Third Party Premium Finance with Life Insurance	Registered representatives must complete this one-time training course before any life insurance case using a premium-financing arrangement can be issued.	All registered representatives submitting life insurance cases using premium financing arrangements.	Course ID: **LIF798e1_R3:** Third Party Premium Finance with Life Insurance On FieldNet/Training/ MassMutual University	Reporting and tracking is available on MassMutual University.

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Required Training Grid

Sales Training for MMLIS Registered: Representatives, Sales Assistants, Alternate Agents, Agent Emeritus	**Description**	**Audience & Timeframe**	**Location**	**Tracking**
MassMutual LEAP Training	Tailored training featuring LEAP cautions, and best practices. Must be taken by anyone LEAP licensed. Applies to registered representatives starting with MassMutual bringing their LEAP license over, or those registered representatives who become newly LEAP licensed.	**Only if LEAP licensed.**	FieldNet/Training/ MassMutual_University Course ID: **CMP310** Refer to LEAP System on FieldNet for additional information.	ASOs will need to track manually through MMU standard report when registered representatives become LEAP licensed.
MassMutual Wealth Building Cornerstones (WBC) Training	Tailored training featuring WBC cautions, and best practices. Must be taken by anyone WBC licensed. Applies to registered representatives starting with MassMutual bringing their WBC license over, or those registered representatives who become newly WBC licensed.	**Only if WBC licensed.**	FieldNet/Training/ MassMutual_University Course ID: **CMP404** Refer to the "Wealth Building Cornerstones approved for field use" FieldNet Article.	ASOs will need to track manually through MMU standard report when registered representatives become WBC licensed.

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Required Training Grid

Registered Broker

Registered Broker General Training	Description	Audience & Timeframe	Location	Tracking
New Producer Compliance Orientation for Registered Representatives	A Registered broker's basic compliance obligations.	All MMLIS Registered Representatives **must complete the training within 60 days of passing their first qualifying exam (newly registered) or when a U4 is filed (experienced hire).**	FieldNet/Training/ MassMutual University Course IDs: • OPER194e1_R1 • OPER194e2_R1 • OPER194e3_R1	ASOs will need to track manually through a MMU standard report when new brokers join the agency.
MMLIS Firm Element Training	Annual requirement for MMLIS Registered Representatives. For more details, see the annual firm element memo.	Only if the Broker is MMLIS Registered.	FieldNet/Training/MMLIS Distance Learning	Reporting and tracking available on MMLIS Distance Learning.
State Specific	State licensing requirement. Please consult your Agency Licensing Coordinator (ALC) or state insurance department for specific Training and Continued Education information.		Visit your state licensing website or speak to your Brokerage Director.	

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Required Training Grid

Registered Broker General Training	Description	Audience & Timeframe	Location	Tracking
Regulation Best Interest Overview Training	New Registered Individuals must complete this one-time required training course comply with SEC Regulation Best Interview Standard.	Registered Representatives, Investment Adviser Representatives, General Agents and Agency Supervisory Officers, **must complete the training within 60 days of passing their first qualifying exam (newly registered) or when a U4 is filed (experienced hire).**	FieldNet/Training/MMLIS Distance Learning Regulation Best Interest Overview Required Training (OPER204e1_41)	Reporting and tracking available on MMLIS Distance Learning.

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Required Training Grid

Registered Broker Product Training	Description	Audience & Timeframe	Location	Tracking
LTC Requirements	• Specific state mandated pre-sale requirements if required, and • MassMutual Overview of the LTCAccess Rider	Only if LTC Licensed.	Access both LTCAccess Rider and LTCi / Partnership courses via: www.ltcitraining.com/MMBROKER Course ID: **LIF732**	ALC can track.
NAIC Annuity Training	A two-part training consisting of: • NAIC state mandated Continuing Education annuity suitability training • MassMutual annuity product-specific training for Fixed and Variable Annuities	• Only if you are selling annuities in a state which adopted the NAIC model or a state-specific variation. • MassMutual product training is required for all sales regardless of whether the states have adopted the NAIC model or not.	Broker Insight/ Training/Annuity Training **Note**: Registered Brokers access via Broker Insights. See your Brokerage Director for log-in information	Reporting and tracking available on Annuity University.

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Required Training Grid

Registered Broker Product Training	Description	Audience & Timeframe	Location	Tracking
NY Regulation 187: Best Interest & Suitability	This training includes what brokers need to know and to comply with NY Regulation 187 with regard to acting in a client's best interest, determining suitability, as well as other requirements of the regulation.	Brokers that submit variable annuity or fixed annuity business with MassMutual - where the contract or trust situs state is NY state (any policies delivered in NY). This training replaces NAIC training requirement for NY business only.	LIMRA or other approved industry vendor *See list of approved industry training vendors on the Regulations page on FieldNet.* 1. Login to: https://knowledge.limra.com 2. Search for: **Understanding Best Interest: NY Reg 187 for Producers**	For MMLIS Representatives, completion information will be provided automatically to MassMutual from LIMRA. If you have taken the course through LIMRA, you will not receive a paper certificate. Therefore, it is recommended that you take a screenshot of the completion screen in case you need to provide this information to MassMutual or other carriers.

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Non-registered Brokers

Product Training for Non-registered Broker	Description	Audience & Timeframe	Location	Tracking
LTC Requirements	• Specific state mandated pre-sale requirements if required	Only if LTC Licensed.	Access LTCi / Partnership courses via: www.ltcitraining.com/MMBROKER	ALC can track.
NAIC Annuity Training	A two-part training consisting of: • NAIC state mandated Continuing Education annuity suitability training • MassMutual annuity product-specific training for Fixed Annuities	• Only if you are selling annuities in a state which adopted the NAIC model or a state-specific variation. • MassMutual product training is required for all sales regardless of whether the states have adopted the NAIC model or not.	Broker Insight/ Training/Annuity Training	Reporting and tracking available on Annuity University.

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Required Training Grid

Product Training for Non-registered Broker	Description	Audience & Timeframe	Location	Tracking
NY Regulation 187: Best Interest & Suitability	This training includes what brokers need to know and to comply with NY Regulation 187 with regard to acting in a client's best interest, determining suitability, as well as other requirements of the regulation.	Brokers that submit fixed annuity business with MassMutual - where the contract or trust situs state is NY state (any policies delivered in NY). This training replaces NAIC training requirement for NY business only.	LIMRA or other approved industry vendor *See list of approved industry training vendors on the Regulations page on FieldNet.* 1. Login to: https://knowledge.limra.com 2. Search for: **Understanding Best Interest: NY Reg 187 for Producers**	If you have taken the course through LIMRA, you will not receive a paper certificate. Therefore, it is recommended that you take a screenshot of the completion screen in case you need to provide this information to MassMutual or other carriers.

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Access Persons formerly Non-Registered Fingerprinted Persons (NRFs)

Access Persons Training	Description	Audience & Timeframe	Location	Tracking
Access Persons	Formerly called Non-registered Fingerprinted (NRF) Persons, the Access Persons' training module is for those supporting registered representatives administratively	ONLY applicable for those who perform the activities described in the description, or Access Persons. **Must be completed within 60 days after being fingerprinted.**	FieldNet/Training/ MassMutual University • Course ID: **OPER186**	ASOs will need to track manually through an MMU standard report when Access Persons join the firm.

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College Intern

College Intern Training	Description	Audience & Timeframe	Location	Tracking
New Producer Orientation: Life, Disability Income, Annuity & Long Term Care	An individual's basic compliance and business obligations.	All individuals **within 60 days of their contracting date.**	FieldNet/Training/ MassMutual_University Course IDs: • OPER193e1_R1 • OPER193e2_R1 • OPER193e3_R1	ASOs will need to track manually through the MMU standard report when new individuals join the agency.

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