

VAOE Process

REFERENCE GUIDE

Table of Contents

- Overview2
- Definitions3
 - Case ID3
 - Client Account Wizard (CAW).....3
 - NAF ID.....3
 - Variable Annuity Order Entry (VAOE).....3
- Requirements.....3
 - VAOE Eligible Business and Exceptions.....3
 - VA Securities Registration, Licensing, and Training.....4
 - MassMutual NAIC and Product Training Information4
- Procedures.....4
 - Initiating a Variable Annuity Sale.....4
 - Creating Accounts in the CAW for New Clients5
 - Creating Accounts in the CAW for Existing Clients.....5
 - Creating a New Order in VAOE.....6
 - Entering Funding Information in VAOE.....6
 - 1035 Exchange.....6
 - Qualified Policy Transfer/Rollover.....6
 - Non-Qualified Funds Transfer.....7
 - Qualified Funds Transfer/Rollover7
 - Entering Suitability Information into VAOE.....7

For Broker Dealer Training Use Only. Not for Use with the Public.



VAOE Process

Commonly Misunderstood Suitability Questions.....	7
Editing an Existing VAOE Order.....	9
Rendering Forms and Form Requirements.....	9
Forms Rendered.....	9
Form Requirements.....	10
Submitting a New Variable Annuity Order for MMLIS Review.....	11
MMLIS Review – NIGOs, Reworks, Rejections, and Approvals.....	11
Vendor Issuance and Post-issuance Process.....	12
Submission.....	12
VAOE Queues and Statuses.....	12
Queues.....	13
Statuses.....	13
VAOE Statuses.....	13
Frequently Asked Questions.....	14
Access and Technical Issues VAOE Queues and Statuses.....	14
Entering and Editing Data in the CAW.....	16
Entering and Editing Information in VAOE.....	17
Reworks and Form Changes.....	18
Additional Questions.....	18

Overview

This document contains a detailed process guide for variable annuity order entry (VAOE) submissions as well as includes frequently asked questions (FAQs).

Note: For additional information about locating, completing, and uploading the forms mentioned throughout this reference guide, please consult the [Forms Library Reference Guide](#).

VAOE Process

Definitions

Case ID

The Case ID is a unique number created by the Client Account Wizard (CAW) and used for tracking purposes within Case Manager.

Client Account Wizard (CAW)

The CAW is a MML Investors Services (MMLIS) system that allows electronic entry of client profile information for client accounts held directly with external vendors.

NAF ID

Every account has a NAF ID, which is the transaction ID for a new account.

Variable Annuity Order Entry (VAOE)

VAOE is a MMLIS system that allows electronic entry of variable annuity (VA) applications. VAOE generates MMLIS forms based on the annuity transaction as well as annuity vendor application forms.

MMLIS's VAOE tool is part of MassMutual's devotion to streamlining the new business process. The order entry tool accelerates in-good-order (IGO) business submissions while reducing the need for additional forms and signatures. The VAOE tool helps registered representatives (reps) focus on what they do best: building new relationships and spending more time working with their clients.

Requirements

VAOE Eligible Business and Exceptions

Most retail VA business is eligible for VAOE, and reps are also required to submit through VAOE. Reps must use the forms package that generates from VAOE for the applications.

The exceptions for the VAOE system are noted below. These are blanket exceptions and reps are not required to submit an exception request for the transaction.

Exceptions allowed by MMLIS that do not require reps to use VAOE are:

- broker-dealer changes,
- subsequent payments into existing VAs, and
- enrollments into employer-sponsored group plans at designated financial institutions.

VAOE Process

Note: If a business is not eligible for VAOE, it will not appear in the CAW. The rep will then follow the process to create a VAOE-ineligible account.

For the exceptions listed above that do not require entry in VAOE, the rep must submit all required paperwork to the MMLIS home office. These paperwork requirements may include the *Investor Account Form*, *Account Holder Agreement (AHA)*, *Variable Annuity Addendum*, *Transaction Detail Form*, client statement of source account funding, and any other relevant forms. See the [Variable Annuity New Business Submission Reference Guide](#).

- The pension resource center (PRC) processes the establishment of group annuity plans from the VAOE platform. Direct questions about establishing new group plans to [PRC](#).

VA Securities Registration, Licensing, and Training

The VAOE process checks a rep's securities registration to ensure that a rep holds a series 6 or series 7 prior to submitting business.

Note: Reps who are registered under a series 1 and/or appear as agent emeritus in Broker Info cannot use VAOE and must submit VA applications via the paper submission process.

To facilitate MassMutual annuity submissions, the VAOE system will also check a rep's NAIC and product training.

- Reps must complete NAIC and product training for non-proprietary vendors directly with the vendors prior to the solicitation of the VA.

MassMutual NAIC and Product Training Information

Refer to the Annuity University page of the Advisor360° platform for NAIC annuity training requirements for MassMutual products. If a course was taken outside of Annuity University, and a rep's training certificate is not in Annuity University, the rep may contact the agency licensing/recruiting coordinator to help upload the course completion certification.

Procedures

To learn how to enter orders into VAOE, review the [VAOE Non-qualified & Qualified Accounts Reference Guide](#).

Initiating a Variable Annuity Sale

Prior to accessing VAOE, gather all the relevant client profile, suitability, and transaction information. Collect this information from information already on file or directly from the client.

- A *VA Order Entry Fact Finder* is available via the MMLIS Forms Directory on Advisor360° to facilitate the process of collecting client information. MMLIS does not require submission of the *VA Order Entry Fact Finder* to the home office.

For Broker Dealer Training Use Only. Not for Use with the Public.

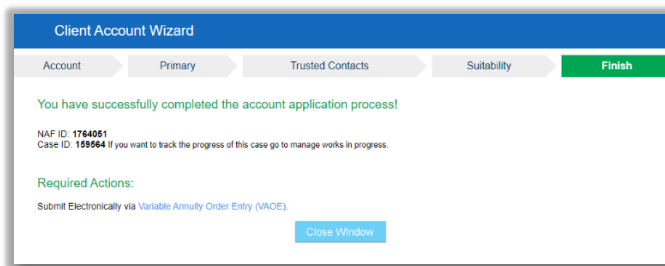
VAOE Process

Tip: To generate forms from VAOE, all participant and application information must be entered into the system. MMLIS does not accept partially generated and/or handwritten forms.

Creating Accounts in the CAW for New Clients

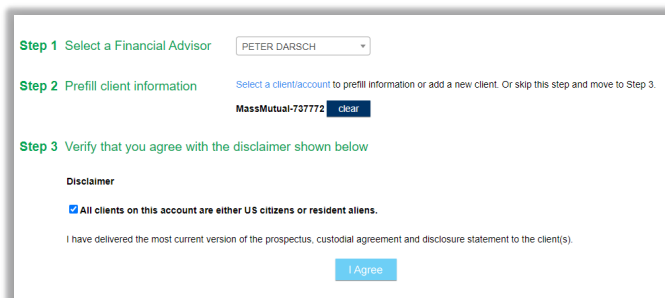
To enter an annuity order into VAOE, create a client account profile first in the CAW. Access the CAW via Advisor360° > Practice360° > Procedures Wizard > Open New Account > select the appropriate registration then choose Variable Annuity.

For a walkthrough of how to enter client data into the CAW, please refer to the [Open New Accounts using the Client Account Wizard Reference Guide](#). After completing the account profile in the CAW, a prompt displays to confirm the information and offer a link to **Submit Electronically via Variable Annuity Order Entry (VAOE)**.



Creating Accounts in the CAW for Existing Clients

In the CAW, reps may locate a client by searching from the Client Account Information tab, use an existing client account registration, or create a new registration for an existing client. For each transaction, a new NAF ID is automatically created within the CAW.



Once completing the data entry process, a prompt displays to confirm the information. Select Continue to VA Product Details. The VAOE platform opens in a new window.

VAOE Process

Creating a New Order in VAOE

After using CAW to access VAOE, a prompt displays to confirm the product selection before proceeding to enter application and suitability details.

Refer to the [VAOE Non-qualified & Qualified Accounts Reference Guide](#) for a screen-by-screen walkthrough of VAOE. Additional details on VAOE screens are provided in the sections below.

Entering Funding Information in VAOE

Enter all sources of funds for the order on the Funding page. Reps may add multiple sources of funds for the order and must disclose the original source of funds for the annuity purchase.

Tip: The only special character allowed in the delivering account number field is a hyphen. Entering any other special characters in the account number field will cause an error.

Check

- Select the Check option when the funds will be transferred to the issuing vendor by check.
- Once selected, choose the original source of funds for the check.
 - If cash is the source of funds for the annuity purchase, list the source of cash (e.g., wages, savings, sale of property, etc.)
 - If an investment was liquidated to fund the annuity purchase, indicate the investment that was liquidated as the original source of funds, even if there was a pass-through account used to fund the annuity (e.g., when transferring from a mutual fund-based 401k via check, the original source of funds should indicate mutual funds).

Note the following:

- Death claims from annuity and life insurance products transferred via check should use the check payment method.
- Wire transfers should use the check payment method.
- QDROs transferred via check should use the check payment method with indication that the source of funds is cash from a QDRO.

1035 Exchange

Select 1035 Exchange when the source of funds for a non-qualified annuity is another annuity or life insurance product, and the method of payment is an exchange.

Qualified Policy Transfer/Rollover

Select Qualified Policy Transfer/Rollover for a qualified account when the source of funds is an annuity or life insurance policy, and the method of payment is a transfer.

VAOE Process

Non-Qualified Funds Transfer

Select Non-Qualified Funds Transfer/Rollover for all other transfers into qualified annuities.

Qualified Funds Transfer/Rollover

Select Qualified Funds Transfer for all other transfers into non-qualified annuities.

- **Caution:** For a funds transfer coming from assets that were purchased in the primary market or with a sales load (e.g., mutual funds, life insurance, 529, UIT, non-traded products), select the specific investment type. For example, when transferring from a mutual fund-based 401K, the Investment Type should indicate mutual funds and not investment account.
- **Caution:** If a full liquidation is selected, it will override the estimated surrender amount. If the intent is that a specific dollar amount is being transferred, select partial liquidation.

Note: If an order is being funded by multiple funds held within one directly held mutual fund account, the rep may choose to enter only one of the account numbers into VAOE. If the rep does this, write all the fund account numbers onto the transfer form manually after it is printed from VAOE and before the client signs the form, which is an exception to the previously stated note that forms may not be partially generated and partially handwritten.

Entering Suitability Information into VAOE

Entering complete and accurate information into the suitability screen in VAOE is imperative for the benefit of the MMLIS reviewers as well as the official suitability records.

Access [Variable Annuity Suitability Methodology eLearning](#). Direct questions regarding suitability to the agency supervisory officer (ASO).

The suitability screen in VAOE is reflexive and builds itself based on the client application, and funding information that has already been entered into the system. Each question asked in VAOE is relevant to the transaction and the rep should answer in detail. Incorrect or incomplete suitability information may result in reworked or rejected orders. A reflexive suitability score appears as points are added based on the client, profile, and suitability information.

COMMONLY MISUNDERSTOOD SUITABILITY QUESTIONS

Suitability Question	Explanation
The definition of client financials	Refer to the Investor Account Profile Reference Sheet for definitions, including “liquid assets,” “net worth,” and “liquid net worth.” Please use these definitions when completing the client profile and responding to suitability questions.

VAOE Process

Suitability Question	Explanation
<p>What are the owner's primary reasons for purchasing this variable annuity? Please rank the following:</p>	<p>Rank only the applicable reasons should be ranked. For example, because tax deferral is not a benefit for purchases within qualified accounts, do not rank tax deferral as a reason for purchasing the annuity.</p>
<p>Keeping in mind possible changes in owner's financial, employment, or health status, the owner has other assets that can be used to meet any anticipated or unanticipated living expenses during the deferred sales charge period. Please indicate the approximate amounts. If the amount is zero, please indicate. Do not leave blank.</p>	<p>Do not include or list the assets being liquidated to fund the annuity purchase.</p>
<p>What is the owner's earliest anticipated distribution, withdrawal, or surrender timeframe for this purchase?</p>	<p>This question refers to any withdrawals the client may make, regardless of whether it is taken within rider withdrawal limits or surrender-free withdrawal. If the client intends to use the annuity for income, the earliest anticipated distribution may be earlier than the client's time horizon or surrender period.</p>
<p>The owner's time horizon and/or reason for purchase are inconsistent with the rider selected.</p>	<p>Answer "true" if the client's time horizon does not correspond to the contract features (e.g., the client has a short-term time horizon and long-term features on his or her contract such as a surrender period or income rider.</p>
<p>The transaction plus other deferred annuity assets the owner owns is more than 50% of investable assets.</p>	<p>Answer "true" if all the client's annuity holdings including the new purchase will represent 50% or more of the client's total investable assets. The rep is required to calculate the percentage to answer this question as VAOE is not capable of the calculation.</p>
<p>Please provide total fees/expenses %. Do not leave blank.</p>	<p>Disclose all fees and expenses from the original source of funds accurately. Reps may need to contact the delivering company, locate an online prospectus or marketing document for the delivering product, or find the delivering product in the Annuity Intelligence Report. If there are multiple sources of funds, disclose the weighted average of fees and expenses from all sources of funds. The rep is responsible for this calculation.</p>

VAOE Process

Suitability Question	Explanation
Has the client paid a sales charge on any of the sources of funds for this annuity within the last 36 months?	A "sales charge" may include compensation from any product carrying a sales load type of commission, including but not limited to, non-institutional mutual fund share classes (e.g., class A, class B, class C, etc.), life insurance and annuity contracts, unit investment trusts (UITs), 529 plans, non-traded investment products, and other products purchased on the primary market.

Editing an Existing VAOE Order

Reps may edit VAOE orders until the order is put into Forms Rendered status. Once forms are generated, editing the order cancels the existing order, which creates a new editable order that require signatures for the new paperwork, which the rep will need to submit to the MMLIS home office.

Access existing VAOE orders without going through the CAW. Directly access VAOE from Advisor360° using either of the following paths:

- Advisor360° Dashboard > Popular Applications and Links > VAOE
- Practice360 > Procedures Wizard > Saved and Finished Accounts > View My Annuity Orders

Search for orders in Practice360° by client name, date, and order ID.

If a change to an order is needed after the order is in the Submitted status, a MMLIS principal will need to rework the order to create a new editable order.

Rendering Forms and Form Requirements

Forms Rendered

All VAOE orders generate a *Variable Annuity Transaction Summary* (VATS) form for the client to sign. The VATS form summarizes the transaction and suitability information in VAOE. The VATS form replaces the *Investor Account Form*, *Transaction Authorization Form*, *Transaction Detail Form*, *Suitability Checklist*, and *Variable Annuity Addendum* for electronic orders.

A Render Forms button displays once at the Summary page of VAOE.

- Review all information on the Summary page before rendering forms for an order since the order becomes locked once forms are rendered.
- After reviewing all order information, select Render Forms and VAOE will generate a PDF that contains all required MMLIS and vendor forms.
- Once generated, access and print forms at any time.

VAOE Process

After forms are rendered for an application, the order status displays in VAOE as Forms Rendered. Do not select Submit in VAOE until the client signs the forms (see the section below for submission instructions).

Form Requirements

- All VAOE orders generate a [VATS](#) form for the client to sign. The VATS form summarizes the transaction and suitability information in VAOE. While VAOE only displays applicable suitability questions, the VATS form is not reflexive and may contain blanks for questions and disclosures that are not relevant to the transaction. Unless specifically instructed by a MMLIS principal, the rep should not update any blanks on the VATS.
- An [Account Holder Agreement \(AHA\)](#) is required any time a new account registration (e.g., individual, joint, IRA, trust, etc.) is created for a client. If the client has an existing profile in the CAW with the same registration as in the variable annuity order, then a new AHA does not generate.
- If any funding option other than check is selected, an [ACORD Transfer Form](#) will generate from VAOE. This form is an industry standard transfer form and is accepted by all annuity vendors for electronic orders. There is no need to obtain a vendor's transfer form in addition to the [ACORD Transfer Form](#). (If the source of the funds is different than that of the delivering account, the transfer form that generates from VAOE may be discarded and a manual transfer form submitted.)
- Additional vendor paperwork may generate from VAOE depending on the state and vendor. Complete all paperwork generated from VAOE. Not all orders require vendor application documents, so vendor documents may not generate for certain applications.
- Replacements require a statement and a variable annuity comparison.

Tip: New York Regulation 60 forms do not generate from VAOE. Collect the Regulation 60 forms directly from the annuity vendors.

VAOE does not generate a variable annuity comparison for VA-to-VA replacements. The comparison is a presale requirement and is completed prior to entering an order. The Morningstar Annuity Intelligence Tool is available on the Advisor360° dashboard via Popular Applications & Links > FieldNet > Products > MMLIS > Deferred Variable Annuities > Annuity Intelligence Report.

eSignature Criteria

Certain carriers accept electronic signature. Review the [Carriers, Third-party Advisory Firms, and Mutual Fund Companies Accepting Electronic Signature Reference Sheet](#) to determine which variable annuity carriers accept electronic signature. eSignature is available, except for 1035 exchanges and qualified policy transfers/rollovers (replacements), via VAOE. Refer to the [Annuity Order Entry eSignature Reference Guide](#). Additionally, DocuSign is a tool that collects electronic signatures for variable annuity transactions. DocuSign also allows users to upload supporting documentation that does not require a client signature, such as a copy of a driver's license or an account statement. Refer to the [Advisor360° DocuSign Reference Guide for additional information](#).

IMPORTANT! If utilizing eSignature within VAOE, do not also initiate an eSignature request via Advisor360° DocuSign.

VAOE Process

Submitting a New Variable Annuity Order for MMLIS Review

Once the client has signed the forms package from VAOE, the rep can submit the order. The rep will need to submit the electronic order as well as any required forms and/or supplemental documents.

IMPORTANT! Only submit the VAOE order after the client has signed the forms package.

To submit the electronic order to MMLIS, access the existing order through VAOE and select the pencil icon to edit the submission.

1. Ensure the order ID on the forms matches the order ID for the order being submitted in VAOE as MMLIS cannot process paperwork with a mismatched order ID.
2. Click through the VAOE screens until the Submit Forms page is reached, select Submit and a popup window appears confirming the order was submitted.
3. After submitting an order for review, the order status displays in VAOE as Submitted.

Note: Only the rep that the order is entered under can submit the order in VAOE. By selecting Submit, reps are attesting to the validity and suitability of the order.

Submit paperwork to the rep's firm no later than the business day following the client signature date. Firms should complete a good order check of the document package prior to forwarding the paperwork to MMLIS. Firms may submit the paperwork to MMLIS via mail. See the [MMLIS Contact List](#) for more information.

MMLIS Review – NIGOs, Reworks, Rejections, and Approvals

MMLIS principals will review VAOE orders once paperwork is received by MMLIS and will contact the rep if there are any issues.

- All new business submissions are reviewed in the order that they are received.
- Once the principal has reviewed the application, the rep will receive an email with the status, any issues, and how to resolve the issues. See the [VAOE Queues and Statuses section](#) of this guide for an explanation of VAOE statuses.

The rep can also see a detailed status of the variable annuity account application, including NIGO/IGO status and notes, in Works in Progress (WIP).

NIGOs/Suitability Inquiries

A MMLIS principal may determine that an application is not in good order (NIGO). In this case, the principal will email the requirements to resolve the issue(s) to the rep and agency supervisor(s). An alert is also triggered that goes to the WIP as well.

If the electronic order contains material inaccuracies, the order is returned to the rep for rework. If an order is reworked, the original order is cancelled and replaced by a copy in VAOE.

VAOE Process

- The rep is responsible for updating the copied order and correcting any issues. After the order is corrected, the client will need to sign the new forms rendered from the corrected order via wet signature or via DocuSign, and the rep will resubmit the case in VAOE.

Rejections

If an order is rejected by a MMLIS principal for suitability, the order is cancelled in the system.

- Reps cannot resubmit rejected orders.
- When a trade is rejected, it is the rep's responsibility to notify the client and attempt to find a suitable alternative for the client, depending on the reason for the rejection.
- If a suitable VA alternative is found, create a new order in VAOE and submit per normal workflow.
- Enter substantial suitability documentation in the system if a new order is submitted for principal review.

Approvals

If an order is deemed to be complete, correct, and suitable, a MMLIS principal will approve the order. Once approved, the electronic order is transmitted to the vendor, and any paperwork is sent by overnight mail. Due to mailing and transmission cutoffs throughout the day, the annuity vendor may receive the electronic application and paperwork on different days.

Vendor Issuance and Post-issuance Process

After a variable annuity application is approved by MMLIS, the application is sent to the vendor. The vendor will then match the electronic order with any paperwork received and conduct a completeness review before issuing the contract. The vendor may contact the rep if the vendor documents are not in good order.

Note: Once an application has been approved by MMLIS, direct any inquiries regarding the status of the application to the annuity vendor.

When the vendor determines the application is in good order, they will issue the contract as well as send a contract and delivery receipt to the client. If the client does not return the delivery receipt to the vendor, the vendor may freeze the contract until the delivery receipt is returned. Generally, most non-MassMutual variable annuity contracts and delivery receipts are mailed directly to the clients. For MassMutual variable annuities, the contracts and delivery receipts are sent to the rep for delivery to the client.

Submission

For submission and contact information, refer to the [MMLIS Contact List](#).

VAOE Queues and Statuses

VAOE has various queues and statuses that are used as an electronic order proceeds through the system.

For Broker Dealer Training Use Only. Not for Use with the Public.

VAOE Process

Queues

Variable Annuity Submission Tracking Queue

All actions reps take in VAOE is logged in the tracking queue, including account creation, editing, and submission of electronic orders. The queue is visible to agency principals and the home office..

Variable Annuity Submission Approval Queue

Only MMLIS home office principals have access to the Approval Queue. Orders are reviewed and approved, rejected, or reworked from the approval queue.

Variable Annuity Submission Agency Management View

- Agency management and agency delegates have access to this queue so that they can view all orders in the firm. This view does not allow the editing of orders.
- The general agent (GA) may grant access to this queue for other agency level support personnel. To do this, the GA or delegated agency technology specialist may request the LDAP access for the user, using the code "app-mmlae-agentmgr," by following the procedures in FieldNet > Technical Support > System Access Request.

Statuses

VAOE STATUSES

Status	Explanation
In Progress	The order is not yet completed. Select the pencil icon to continue working on the transaction
Forms Rendered	The forms for the order are rendered and ready for client signature. The order is locked, and any editing cancels the order, creating an editable copy with a new order ID and paperwork.
Cancel/Rework	The MMLIS principal has returned the order for rework, or the order was edited by the rep. This existing order was cancelled and is no longer editable.
Rework Pending	The MMLIS principal has returned the order for rework, or the rep has selected to edit the original order. This new, duplicate transaction is editable for corrections. This order will have a new order ID and the client will need to sign new paperwork for reworded orders.
Cancel/Rejected	The order is cancelled, and no further action can be taken.
Pending Approval	The order was submitted. A MMLIS principal will review the order once MMLIS receives the paperwork.
Fully Approved	A MMLIS principal approved the order, and the order is awaiting transmission to the annuity vendor.

VAOE Process

Status	Explanation
Transmitted	The order was sent to the annuity vendor. Transmissions occur multiple times throughout the day and the last daily transmission occurs at 1:00 p.m. EST.

Note: A detailed status of the variable annuity application including NIGO notes is viewable in the Works In Progress section under the Cases tab.

Frequently Asked Questions

ACCESS AND TECHNICAL ISSUES VAOE QUEUES AND STATUSES

Scenario	Resolution
The rep cannot access the CAW.	The rep needs to contact Rep Services to confirm that the rep's MMLIS relationship is current and complete.
When attempting to create a new account profile in the CAW, nothing occurs after selecting Open New Account.	Refresh the browser or use another browser then troubleshoot through Rep Services.
The VAOE window will not open from the CAW or Advisor360°.	Confirm that the MassMutual-approved browser is used to access VAOE. Ensure the pop-up blocker is turned off. In Internet Explorer, select the Tools dropdown > Internet Options > Privacy and uncheck Turn on Pop-up Blocker.
VAOE did not save changes to an order.	VAOE only saves changes to an order when the Next or Back buttons are selected. If the VAOE window is closed or the rep logged out of VAOE, the changes to the current page in VAOE may be lost.
VAOE displays User Not Authenticated message.	<p>The user has been logged out of VAOE. The user will need to close out VAOE, CAW, and Advisor360° and then log back into VAOE.</p> <ul style="list-style-type: none"> • This issue may occur due to inactivity in VAOE for over 20 minutes. • To avoid being logged out of VAOE, the user should select the Next or Back buttons in VAOE to save the order and keep the session active. • This issue may also occur if the user attempts to access the CAW and VAOE simultaneously. If the user opens the CAW during an active VAOE session, the user is logged out of VAOE.

VAOE Process

Scenario	Resolution
	<ul style="list-style-type: none"> To avoid losing any progress in VAOE, save any changes and close out of VAOE before accessing the CAW.
VAOE is not displaying a rep's oldest orders.	VAOE removes orders after 270 calendar days without a status change. Reps may use the Advisor360° to view old client applications. Use Client Reports Central or CAW to view in-force variable annuity contracts.
VAOE is not displaying the rep's orders after a firm change/merger.	VAOE orders are linked to both a rep's rep code and his or her agency code. Only orders that were created under the rep's current rep code and agency code are visible. Complete orders prior to firm changes.
VAOE displays "Requested Credential from Vendor."	VAOE was unable to confirm the rep's insurance license from Licensing Central. VAOE is making an automated check against the NIPR system to verify the rep's insurance license. If the license is confirmed, the rep is able submit the order in about 30 minutes.
VAOE displays "Credential Check Failure."	For MassMutual products, VAOE checks the rep's NAIC and product training. If he or she has not completed the correct NAIC and product training for a MassMutual annuity, VAOE will display this message: <i>The rep will need to complete the appropriate NAIC and product training on Annuity University. After the rep completes the training, the system will update in an overnight cycle.</i>
When attempting to submit an order, VAOE shows a Submission Error message that says, "An error was encountered when attempting to submit the order. Please contact the help desk."	This error occurs when a vendor makes a significant product change after the rep has started entering the order. The rep will need to begin a new order in VAOE to proceed.
VAOE displays "AFF-X-7023 The Total Initial Premium [\$XXXXXXXX.00] is greater than the product's Maximum Initial Premium of [\$XXXXXXXX.00] This may result in a Not In Good Order application if proper authorization has not been obtained."	VAOE orders over one million dollars require carrier approval. This message appears as a warning and does not prevent the order from rendering forms or being submitted. Because carrier approval is required, the rep should consult with the carrier to determine whether orders over a million are accepted, and whether additional documentation is required by that carrier.

VAOE Process

ENTERING AND EDITING DATA IN THE CAW

Scenarios	Resolutions
<p>The SSN/TIN, rep ID/split code, birth date, account registration, state of sale, or investment strategy indicator is incorrect, and neither the CAW nor VAOE will allow the rep to change the field. How can these fields be updated?</p>	<p>Some fields entered in CAW cannot be changed once the account profile is created. While most fields are editable in VAOE, the SSN/TIN, rep ID/split code, and registration type are non-editable; in this case, delete the profile and create a new order in the CAW. Edit other fields in VAOE.</p>
<p>The SSN/TIN, client name, or birth date for an existing account profile was updated in CAW. Now, CAW will not allow the rep to proceed to VAOE. How should the rep proceed?</p>	<p>Certain changes to an existing client profile in CAW, including changing a birth date or client name, as well as adding a missing SSN, require submission of additional paperwork to the MMLIS home office to confirm and accept the changes in the CAW. Once the home office has accepted the changes to the client profile in the CAW, the order can be entered.</p>
<p>The CAW will not accept the client's SSN and displays an error message that states the rep is not the rep of record and a business reassignment will need to be submitted. How should the rep proceed?</p>	<p>The rep should contact Rep Services. MMLIS operations will need to update the account profile in the CAW. This issue is more prevalent among former MSI clients with legacy MetLife policies.</p>
<p>How may a Power of Attorney (POA) be added to an account profile in CAW?</p>	<p>After entering the other profile information in the CAW, proceed to the review screen. There will be an option to add a POA. The POA may also be added while completing the CAW.</p>
<p>Why are there no results when searching for entities in the CAW?</p>	<p>When searching, select TIN from the dropdown instead of the SSN.</p>
<p>One of the reps on a split code does not have the appropriate registration, licensing, or training. How can this rep be removed?</p>	<p>Update the account profile in the CAW; this action will automatically cancel and rework any existing orders under the account profile. Reworked orders will require new signatures. Edit the profile by selecting Edit Client Information in VAOE or by accessing the profile in CAW under the Client Account Information tab in the Works in Progress pane.</p>
<p>Why is the CAW displaying a message stating that the split code does not equal 100% when a valid split code is being used?</p>	<p>If the order is created under one rep code or split code, and the rep goes back to edit the rep ID and changes it to a split with an entity, this</p>

VAOE Process

Scenarios	Resolutions
	message appears: <i>To resolve the issue, the rep will need to start a new order under the correct split code and delete the old order.</i>

ENTERING AND EDITING INFORMATION IN VAOE

Scenarios	Resolutions
Can the rep make a copy of an existing order in VAOE?	Yes, VAOE does have a copy feature.
Can an order be edited or re-opened after it has been cancelled or rejected?	No, once an order is cancelled or rejected, it is closed out.
The source of funds is a 401(k) and the share classes of the underlying funds in the 401(k) do not have symbols. What should be entered into the funding/replacement information?	Enter the full name of the position and add detailed notes in VAOE regarding the liquidation.
The client will be using a periodic investment plan to make payments to the variable annuity contract, but VAOE is displaying a message that the funding does not meet the minimum investment amount. How should the rep proceed?	The rep should enter the intended funding amount and explain the situation in the Notes section of the order. The rep may need to submit a handwritten <i>Transfer of Assets Form</i> in this situation as VAOE may prefill the transfer form with the total intended funding amount.
When the rep enters a jointly owned annuity, VAOE displays an error regarding the owner/beneficiaries. How should the joint owner and beneficiaries of a jointly owned annuity be entered into VAOE?	For several annuity vendors, including MassMutual, the joint owner needs to have a secondary role of "Beneficiary." All additional beneficiaries need to have the role of "Contingent Beneficiary."
What are the Notes in VAOE used for?	The Notes in VAOE are where reps may enter additional pertinent client or application information that was not included elsewhere in the VAOE order. The Notes section is part of the order record and are visible to the MMLIS principals, but the Notes are not transmitted to the annuity vendor.
Can an entity be designated as a trustee in VAOE?	No, the VAOE system does not support the designation of entities as trustees.

VAOE Process

REWORKS AND FORM CHANGES

Scenarios	Resolutions
Once forms are printed for VAOE, what can be changed and initialed on the form for submission?	MMLIS does not accept information changed on paperwork even with initials to update VAOE paperwork. The rep must enter all changes in VAOE, which creates a new, editable order with a new order number as well as cancels the existing order. The rep can edit the new order and will need to render new forms for client signature(s).
An order was reworked in VAOE. How does the rep edit the order?	When an order is reworked, the existing order is cancelled, and a new, editable copy with a new order number is created. The copy has a status of "Rework Pending" and is editable. Once edited, render new forms for the corrected order for the client to sign.
After an order is reworked, does the rep have to get new forms signed? Does the electronic order need to have the same order ID that displays on the forms?	Yes, the rep will need to render new forms and have the client sign the new forms. The order ID on the forms should match the order ID that is submitted in VAOE.

ADDITIONAL QUESTIONS

Scenarios	Resolutions
If a client wants a copy of the transaction, what should the rep provide to the client?	A copy of the <i>VA Transactions Summary</i> may be left with or mailed to the client upon their request.
In the Agent Attestation section of the suitability page, a question includes language that says, "When the client is age 81-85, a market value death benefit may not be elected." Even after a response is added, VAOE will not allow the user to proceed to the next page. What should the rep do?	MMLIS does not allow clients to purchase a variable annuity with a market value death benefit when the client is age 81 – 85. To proceed with the transaction, elect a different death benefit on the Features page in VAOE.

VAOE Process

Scenarios	Resolutions
The client does not have an acceptable government ID, and VAOE will not allow the rep to proceed. What is the correct process for this client?	The rep will need to submit the application via paper as VAOE requires ID information. Additionally, the ASO will need to submit an explanation of why the client does not have an acceptable ID and what measures were taken to verify the client's identity. Refer to the Compliance Manual for more information on the MMLIS Customer Identification Program.
How can a rep determine the commission options on a variable annuity?	Commission options are available on the Annuity Intelligence Report on FieldNet > New Sales > MMLIS > Deferred Variable Annuities > Products. Commission options may appear on the Fulfillment page in VAOE for some products.
Is eSignature available for VAOE?	Refer to the eSignature Requirements section . If utilizing eSignature within VAOE, do not also initiate an eSignature request via Advisor360° DocuSign.
Can fixed annuities be entered on VAOE?	No, MassMutual fixed annuities are submitted using the Fixed Annuity Order Entry (FAOE) process and forms. For sales of non-proprietary fixed annuities through MMLIA, contact Crump or Ash.