

# RightBRIDGE Product Profiler

## REFERENCE GUIDE

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## Overview

When a registered representative (rep) is recommending any securities or investments strategy involving securities, MML Investors Services requires reps to consider reasonably available alternative products. In addition, as part of the best interest review process, a principal will review whether the rep has recommended a more costly or complex product than what is in the client's best interest. As part of the process, reps will need to document their rationale about why one product was chosen over other alternative products in their client files. As an example, specific client needs versus the features of the recommended product.

To comply with the current regulations, reps need to have a solid, repeatable sales process to help ensure that they are making best interest recommendations.

This sales process must also support the documentation and record-keeping requirements designed to demonstrate compliance with the regulation.

This guide provides instructions on navigating the RightBRIDGE Product Profiler sales tool to comply with Regulation Best Interest.

## The RightBRIDGE Product Profiler

The RightBRIDGE Product Profiler supports the recommendation process and easily integrates with the business process. Its report output provides substantial support regarding documentation requirements.

It has an industry-leading scoring methodology that has been customized to MMLIS' products and to align with the best interest standards. This tool helps to reinforce our existing standards while adding a new dimension to the analysis in looking across various products to evaluate which options are in the clients' best interest.

Reps are **required** to use the tool, regardless of the tools or processes they use today. During fact-finding, reps will continue to gather facts from clients and prospects to determine a recommendation. In fact, many of the questions required by this tool are current fact-finding questions, but some topics might be new, such as preferences about guarantees and liquidity and attitudes about fees.

Once all data is entered in the RightBRIDGE Product Profiler, run a report, and use the output to both inform the recommendations and document that the rep is acting in the clients' best interest.

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# RightBRIDGE Product Profiler

## Tips:

- Mobile access is available; RightBRIDGE works as expected on tablets/iPads. However, while the tool is 'mobile friendly', it is not officially supported on mobile devices and the user may experience slowness/issues.
- Access this tool from OKTA ([massmutual.okta.com](https://massmutual.okta.com))
- RightBRIDGE Product Profiler times out every 45 minutes and users are notified when the timeout period is nearing so that he/she can save work by selecting **Next** or **Save Works In Progress**.
- Proxy access/view is available for staff to research or complete analysis on behalf of the rep(s).
  - Once proxy access is granted, staff can complete cases for multiple reps that they support.
  - To request proxy access, contact the agency security administrator (ASA) or agency technology specialist (ATS) who processes the request for access.
  - For proxy access issues contact [MMLIS Rep Services](#).

## Accessing & Using the RightBRIDGE Product Profiler

The RightBRIDGE Product Profiler is a sales tool to help determine and document the relevance of specific products for client needs and objectives.

It can be completed either electronically when meeting with the client—or use the [RightBRIDGE Product Profiler Fact Finder \(PDF\)](#) for data entry into the tool later.

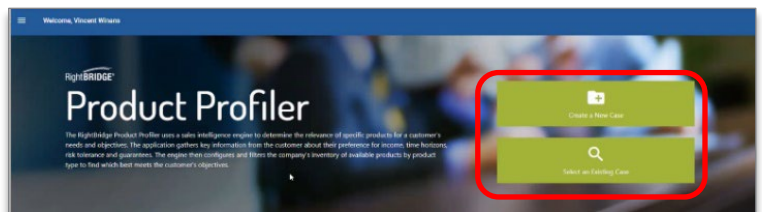
- The RightBRIDGE Product Profiler is neither a needs analysis tool nor a financial planning tool. It is designed to help gather data to identify the best interest product types to meet the needs of a client.
- The RightBRIDGE Product Profiler is a reflexive tool and will update accordingly as data is inputted.

### To access the RightBRIDGE Product Profiler:

1. There are several ways to access the RightBRIDGE Product Profiler tool from Advisor360° (e.g., via the popular applications and links section, which the user may need to add themselves).
2. Select the **Launch Product Profiler** button.

### Using the RightBRIDGE Product Profiler:

1. From the RightBRIDGE Product home page select, either **Create New Case** or **Select an Existing Case**.

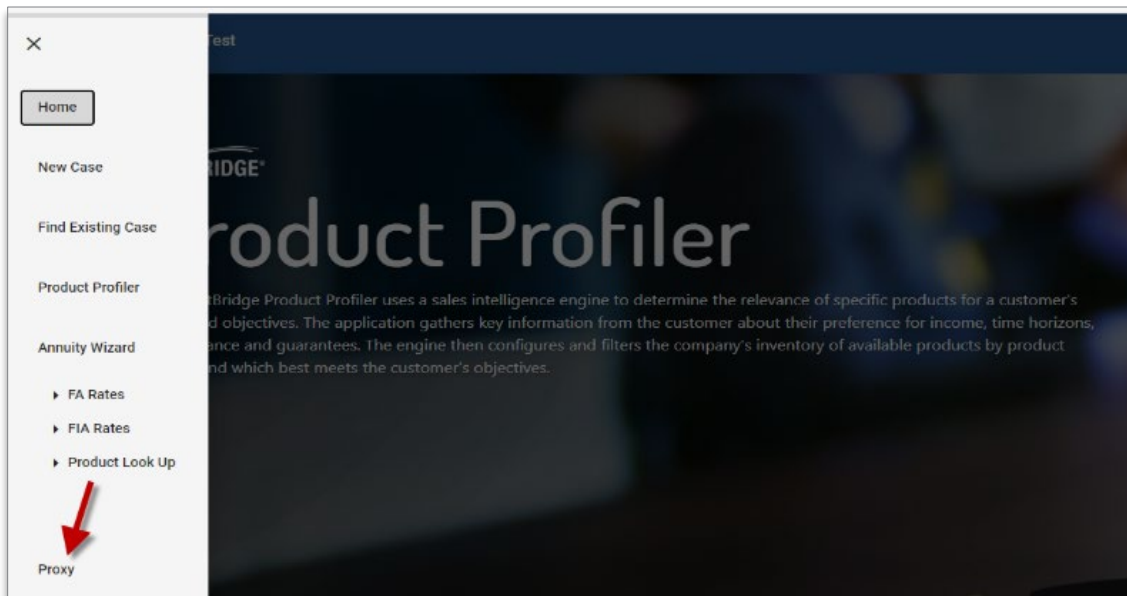


- a. For proxy access, select the **proxy** menu.



# RightBRIDGE Product Profiler

b. Select **Proxy**.



c. Choose **rep** to **Proxy**.

User ID	User Name	Name
MMTest1	MMTest1	MM Test1
MMTest2	MMTest2	Case-based 2
MMTest3	MMTest3	Case-based 3

1 - 3 of 3 items

d. Proceed to use the tool via **Create a New Case** or **Select an Existing Case**.



**Note:** When logging in as a proxy, ensure that the client information is entered under the correct rep's name.

2. Complete the **Client Information** screen as appropriate.
  - a. If **Married** is indicated, complete the **spouse's information** as appropriate.

# RightBRIDGE Product Profiler

Client Information

1 Client Information 2 Objective 3 Rollover 4 Income/Assets 5 Client Preferences

Help improve automated matching between RightBRIDGE Product Profiler Reports and New Business cases, by providing the last four of the client's social security number and the full year of birth (YYYY). These numbers are immediately masked, and encrypted, and will not be maintained within the RightBRIDGE tool or by the outside vendor.

Enter last four digits of SSN here (XXXX) \* Enter birth year here (YYYY) \*

First Name \* Last Name \*

Case Description

Age \* Marital Status  
 Married  Single

Employment Status  
Employed

Next ->

Save Work In Progress

3. Complete the **Investment Purpose** screen as appropriate. In this example, **Retirement** is selected.

Client Information 2 Objective 3 Rollover 4 Income/Assets 5 Client Preferences

Investment Purpose

What is the purpose of this investment?

Retirement Education Funding Other Need

Validate or Select

The system can profile multiple needs and match them to products that may be suitable for the client's needs. In addition to this, you can also validate a proposed product.

How would you like to proceed?

Select from available products Validate a proposed product

Retirement Planning Information

The following information is used to validate products based on the client's specific retirement situation.

Client Retirement Age \* Spouse Retirement Age \*  
65 65

Retirement Goal Type

When establishing a retirement goal the client can use a desired spending amount or a percentage of their earned annual household income. The income goal should include cash flow needed to make all regular debt payments (i.e. mortgage, etc.) that will extend into retirement.

How would you like to set the client's retirement income goal?

Use a Percent of Earned Income Use a Dollar Amount

Percent of annual earned household income needed at retirement \*  
85%

The income goal should include cash flow needed to make all regular debt payments (i.e. mortgage, etc.) that will extend into retirement.

4. Complete the **Retirement Contributions** section as appropriate.

Retirement Contributions

Does the client contribute a percentage of annual household income or an annual set dollar amount to retirement?

Percentage Dollar Amount No Contribution

Client percent of income (include employer portion) \* Spouse percent of income (include employer portion) \*  
5% 5%

Ensure that these percentages include any employer contributions.

Matching contributions available in plan

Does the plan offer a matching contribution?

Match Unavailable Maximized Not Maximized Don't Know

5. For the **Rollover** section, select **No Assets to Rollover** or **Add Rollover Account**.

- If adding a rollover account, use the **What type of retirement plan?** dropdown menu to select the retirement plan type then select **Search For Plan**.

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# RightBRIDGE Product Profiler

Client Information

Client Information Objective Rollover Income/Assets Client Preferences

Rollover

Does the client (or spouse) have assets that he/she may consider rolling over?

No Assets to Rollover Add Rollover Account

The following information will help compare the client's current plan to options available.  
Assets considered for rollover should also be included as part of the Household Assets section below.

Basic Account Information

Please search for a plan to proceed

What type of retirement plan?  
401k/403b Search For Plan Form 5500 Search Stat...

YOU MUST SEARCH FOR A PLAN

Please search for a plan using the search option above. If you have previously entered a plan, that information must be updated by searching for a plan. If the plan can not be identified you may continue and the system will provide a fee estimate.

Remove Add

Back Next

- o The **Lookup Plan** popup window displays. **Enter Plan Name** then select **Search**.

Client Information

Lookup Plan

Enter Plan Name Search

Advanced Search

Download F5500 Fact Sheet

I Can't Find It Cancel Use This One

- o Select the applicable retirement plan from the search results.

Lookup Plan

Walmart Search

Advanced Search

WALMART 401(K) PLAN

WALMART PUERTO RICO 401(K) PLAN

Download F5500 Fact Sheet

I Can't Find It Cancel Use This One

# RightBRIDGE Product Profiler

- Complete the **Account Fees** and **Account Features** sections then select **Next** to proceed (or **Add** to input another rollover account, if applicable).

**Basic Account Information**  
Please search for a plan to proceed

What type of retirement plan?  
401k/403b

Search For Plan

Form 5500 Search Status  
Plan Found

Plan Name (Form 5500)  
WALMART 401(K) PLAN

Amount considered for rollover \*

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

Admin Fee (%) \*

Fund Fee (%) \*

Does the plan sponsor pay a portion of the plan administration fees?  
 Yes  No

**Account Features**  
Currently employed at this company? \*  
 Yes  No

How much access does the plan provide? \*  
 No Access  Computer Advice  Phone Advice  Computer And Phone  Personal Advice

Total amount of loans against the plan? (\$)

Percent of assets in company stock?

Is the client satisfied with plan investment options? \*  
 Yes  No

Does plan offer life insurance as a benefit? (Form 5500 data)  
 Yes  No

Does the plan offer a self-directed option? (Form 5500 data)  
 Yes  No

Does plan offer other insurance products as a benefit? (Form 5500 data)  
 Yes  No

Would the client like to consider a cashout? \*  
 Yes  No

Remove

Add

← Back

Next →

Select **Add** to input another rollover.

# RightBRIDGE Product Profiler

6. The **Income/Assets** screen displays. Complete the **Household Income**, **Social Security**, and **Household Assets** sections then select **Next**.

The screenshot shows the 'Income/Assets' screen with the following elements:

- Progress Bar:** Client Information (All Required Fields Have Not Been Filled Out), Objecti..., Rollover (All Required Fields Have Not Been Filled Out), **4 Income/Ass...**, 5 Client Preferenc...
- Household Income:** Title circled in red. Fields include Owner (Client selected), Annual Amount (\$0), Type of Income (Earned), and Income Timeline (Ends at retirement). A Remove button and an Add button are present.
- Social Security:** Title circled in red. Includes a description, a question 'How do you want to handle social security benefits?', and radio buttons for System Estimate (selected), Specified Benefit, and Not Included. A warning message is displayed below the radio buttons.
- Household Assets \*:** Title circled in red. Includes radio buttons for I will enter a lump sum (selected) and I will enter all the individual accounts. A dropdown for After-Tax Growth Rate (5%) is shown. A text input field asks 'What are the client's liquid or investable assets? \*' with a red border and 'This field is required' message. A red box highlights the Next button.
- Navigation:** Back button and Save Work in Progress button.

7. The **Client Preference** screen displays. Complete the **Risk Tolerance**, **Liquidity and Guarantees**, **Investment Advice**, **Fee Sensitivity**, **Investor Involvement**, **Insurance Need**, **Form CRS**, and **Fiduciary Disclosure** sections.
- o If the Form CRS disclosure was not yet delivered, indicate **No** and the system will permit the user to continue without a date. However, as part of the new business process, MMLIS requires this date.
8. Once completed, select **Submit** to view the output report. Ensure the information entered in RightBRIDGE is consistent with the business submission case work.

# RightBRIDGE Product Profiler

Client information **Object** Rollover Income/Assets Client Prefer...

**Risk Tolerance \***  
When making investment decisions, what is the client's attitude or willingness to accept risk?  
 Conservative  Moderate Conservative  Moderate  Moderate Aggressive  Aggressive  
This field is required

**Liquidity and Guarantees \***  
Certain professional guarantees may limit the client's access to their money in return for guarantees.  
What is the client's priority as it relates to liquidity and guarantees?  
 Is willing to give up guarantees for liquidity  
 Prefers liquidity over guarantees  
 Desires a balance between guarantees and liquidity  
 Prefers guarantees over liquidity  
 Is willing to give up liquidity for guarantees  
This field is required

**Investment Advice \***  
What level 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  
This field is required

**Fee Sensitivity \***  
Many financial products have fees. These fees can be simple administration fees but can also be fees associated with active management of the investments. Careful consideration should be given to all fees.  
What is the client's general attitude and sensitivity to fees?  
 Favors lower fees over features  
 Leans towards lower fees  
 No strong opinion regarding fees  
 Leans toward features over fees  
 Favors features over fees  
This field is required

**Investor Involvement \***  
Some investors enjoy the process of researching, selecting, and following their investments, while others would prefer investing in a 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  
This field is required

**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 retirement 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  
This field is required

**Form CRS \***  
Investment advisors 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. See the below link to access the applicable disclosures.  
[Form CRS & Required Disclosures Link](#)  
Have you delivered the required disclosures to the client?  
 Yes  No  
This field is required

**Fiduciary Disclosure \***  
Have the required disclosures been delivered to the client?  
 Yes  No  
This field is required

[FieldNet link to DidI Sign \(eSignature\)](#)  
[Fiduciary Disclosure Link 1](#)  
[Back](#) [Submit](#)

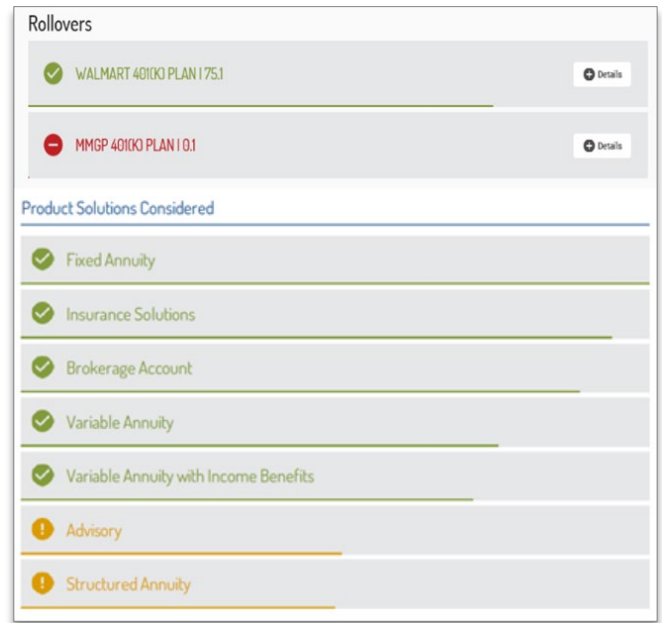
[Save Work in Progress](#)

# RightBRIDGE Product Profiler

## Reviewing the RightBRIDGE Product Profiler Report

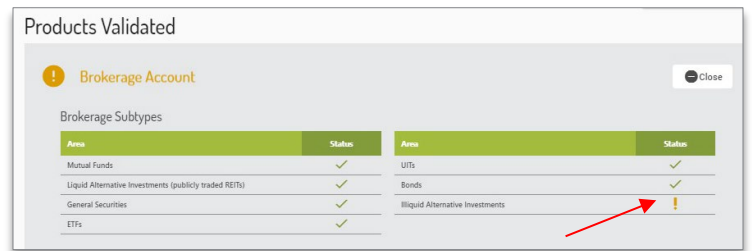
Review products to guide recommendation(s).

- **Green**, Recommendations of product types that are green will typically not require additional documentation. However, it is encouraged to indicate in the client file why one green product was chosen over another.
- **Yellow**, Recommendations of yellow product types will require the rep to provide additional rationale through one of the following documentation methods: the Product Profiler Documentation Form, Transaction Detail Form, CRIA Asset Transition Form (access forms via Forms Library on Advisor360°), or client files. If the rep chooses not to use the Product Profiler Documentation Form, he or she must follow the minimum requirements outlined in the [Reg BI Client File Documentation Reference Sheet](#).
- **Red**, Product Categories in red will not be approved. Therefore, reps should consider other products for their recommendation.

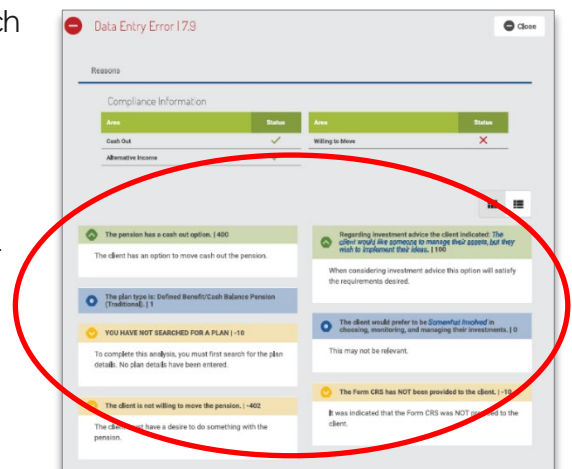


### Tips:

- **Brokerage Sub-Types:** The brokerage sub-types are also considered for scoring when determining if a recommendation can be submitted.
- **Data Entry Error:** Data entry errors will appear as such and should be addressed by reviewing those items listed in the data entry error and addressing the client information accordingly.
- Beginning February 8, 2022, RightBRIDGE was upgraded to score fixed annuities. This documentation is not required for new business but to aid in client file documentation.



Once the report is reviewed, next steps are to download and keep the report in the client file as part of the [submission process](#). The client does not need to sign the RightBRIDGE report. Maintain a copy of the report along with any other pertinent documentation in the client file.



**Note:** The report includes additional information such as income graphs and allocation charts for review with the client. For technical support, please contact [MMLIS Rep services](#).