

# Advisor360° – Insurance Reference Guide

*Life, Annuity, Disability Insurance and Long-Term Care Products (LADL)*

Use this resource to obtain information about Advisor360° and insurance topics.

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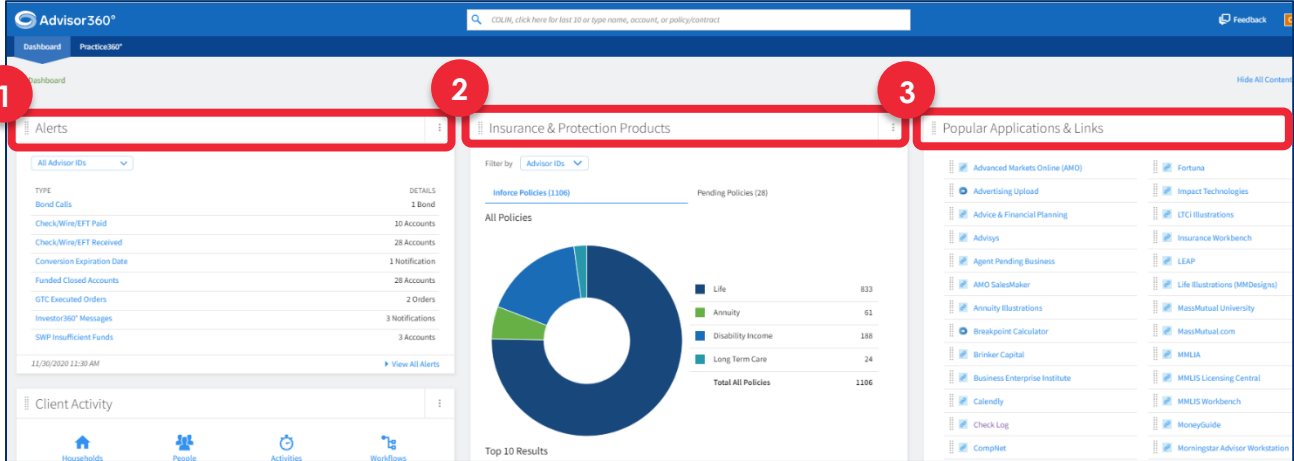
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## Insurance Dashboard Widgets

To customize your Advisor360° Dashboard, click on the “+ Add Widget(s)” link. There are three widgets that highlight Insurance information.



- 1 Alerts
- 2 Insurance & Protection Products Widget
- 3 Popular Applications & Links

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## Alerts

There is one Insurance alert for Term Conversion. If you are on the policy's contract, you will receive an alert and email notification prior to the term policy conversion expiration date. The alert will be sent twice – once at 90 days and once at 60 days prior to the term policy conversion expiration date.

TYPE	DETAILS
<a href="#">Check/Wire/EFT Paid</a>	12 Accounts
<a href="#">Check/Wire/EFT Received</a>	18 Accounts
<b>Conversion Expiration Date</b>	<b>6 Notifications</b>
<a href="#">Debit Accounts</a>	5 Accounts
<a href="#">Invalid Beneficiary Accounts</a>	4 Accounts
<a href="#">Investor360° Messages</a>	4 Notifications
<a href="#">Missing Required Account Documents</a>	2 Accounts
<a href="#">SWP Insufficient Funds</a>	1 Account

10/9/2020 12:30 PM [View All Alerts](#)

Click on the “Alert Type” to get additional information about the alert.

[Edit Alerts](#)

Date:  to   
Rep ID:    
 Include Archived Alerts

Type:   
Recipient:

Number of Alerts Found: 2

Date	Type	Rep ID	Details	Archive
10/02/2020	Conversion Expiration Date	***@***	5 Notifications	<input type="checkbox"/>
10/08/2020	Conversion Expiration Date	***@***	1 Notification	<input type="checkbox"/>

[Check All/Uncheck All](#)

If you do not wish to receive alerts, you may “opt out”.

For additional information about Alerts, please refer to the Alerts training materials.

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## Insurance & Protection Products Widget

This widget provides information about both Inforce Policies and Pending Policies and allows you to toggle between those views. You can use this dynamic widget to drill down into product types for greater product detail.

### Inforce Policies

Once a case becomes Inforce, it is added to Inforce Policies and is removed from the Pending policy view.

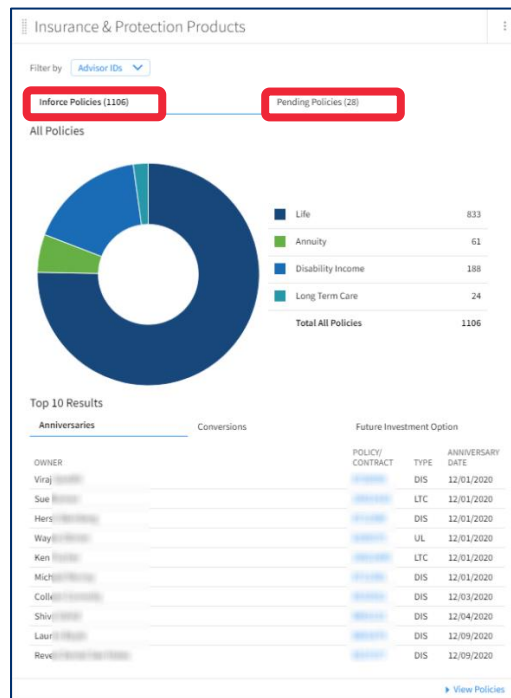
### Pending Policies

Pending business status and policy detail is updated:

- Approximately every two hours for Annuities, Disability Income Insurance and any Life products not administered on Coverpath.
- The status for products sold on Coverpath will not be updated

If a pending policy is canceled, terminated, or withdrawn, it is removed from the Insurance & Protection Products widget and from the Client360° Insurance tab.

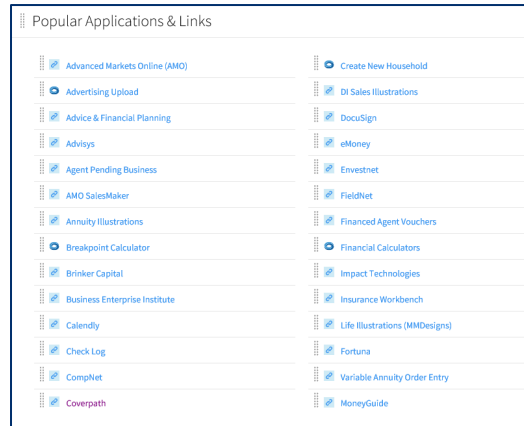
For additional information about the Insurance & Protection Products widget, please refer to pages 12-14 in this reference guide.



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## Popular Applications & Links

You can customize this widget to include links you use most frequently.

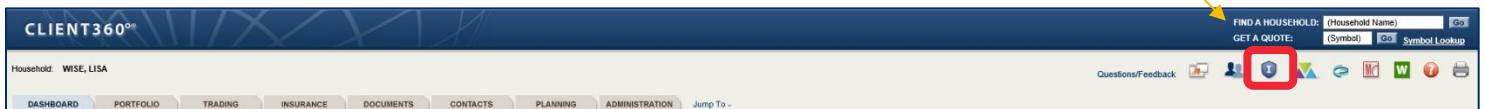


## Illustrations

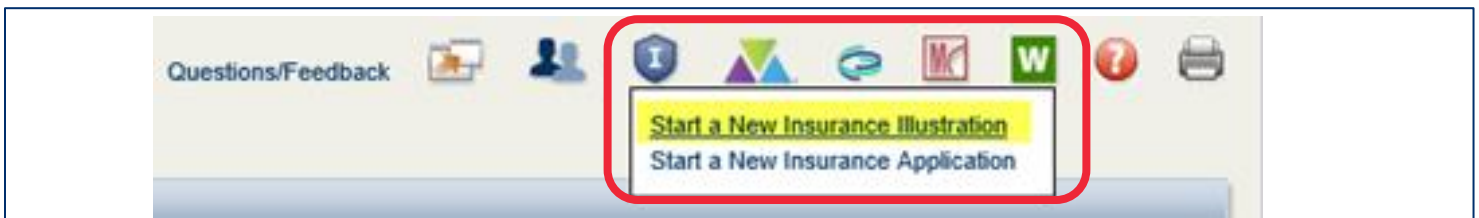
### Presale

Advisor360° will be the starting point for all illustrations. There are a few different ways to begin an illustration. In this example, we'll begin from your household's dashboard although you can also link to the illustration systems from the Popular Applications & Links widget.

- 1 Click on the Shield icon with the letter "I" at the top right corner of the screen.



- 2 From this point, you can either select "Start a New Insurance Illustration" or "Start a New Insurance Application".



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3 After clicking “Start a New Insurance Illustration” you’ll be brought to the “Start a New Insurance Illustration” window.

In this example we will walk through the steps for selecting a client and running a Life illustration. Continue with the illustration by adding information to this screen.

*Note: The “Select people to put on policy” is an option for Life product types only.*

Next, you’ll select your name or the name of another advisor that has access to this household from the “Advisor” dropdown.

The screenshot shows the 'Start A New Insurance Illustration' window. It includes a form with the following elements:

- Product Type:** Life
- Advisor:** Latisha Keith - Synthetic
- How would you like to proceed to the illustration platform?** (Radio buttons):
  - Select people to put on policy
  - Do not select people to put on policy
- Table of Household Members:**

SELECT	FIRST NAME	LAST NAME	DATE OF BIRTH	POLICY PARTY	EMAIL (OPTIONAL)
<input type="checkbox"/>	Travis	Gordon	06/15/1972	Select	
<input type="checkbox"/>	Michael	Gordon	02/27/1989	Select	
<input checked="" type="checkbox"/>	Alicia	Gordon	07/01/1990	Owner	aliciagordon@email.co...
<input checked="" type="checkbox"/>	James	Gordon	09/18/2013	Insured	
<input type="checkbox"/>	John	Gordon		Select	

Buttons: Cancel, Continue

4 In this example, we will add a person to the illustration, so you’ll click on the “Select people to put on policy” radio button. All clients within the household will be available to select.

*Note: if a client is not listed, you need to add them to the household first.*

5 Next, select the person by checking the box next to their name. You can select up to two people.

Continue by selecting the appropriate information from the “Policy Party” dropdown. In this example, we’ve selected Alicia as the “Owner” and James as the “Insured”.

*Note: you can select one “Owner” and one “Insured” or one person as “Owner/Insured”.*

6 Click the “Continue” button.

*Note: if you don’t want to add people to the policy, select the “Do not select people to put on policy” radio button. The option to select clients is only available for the Life product type.*

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In this example, you'll be directed to the Coverpath landing page and presented with a few questions such as product type and face amounts to determine if the product is supported by Coverpath.

NEW BUSINESS PATHFINDER

QUESTION 1 OF 3 OR FEWER

What product(s) are you selling?

Term life	Whole life	Joint application	Something else
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Coverpath currently supports only term and whole life products (excluding survivorship and HECV).

- If the product is not supported on Coverpath, you will be redirected to MassMutual Designs to run an illustration.

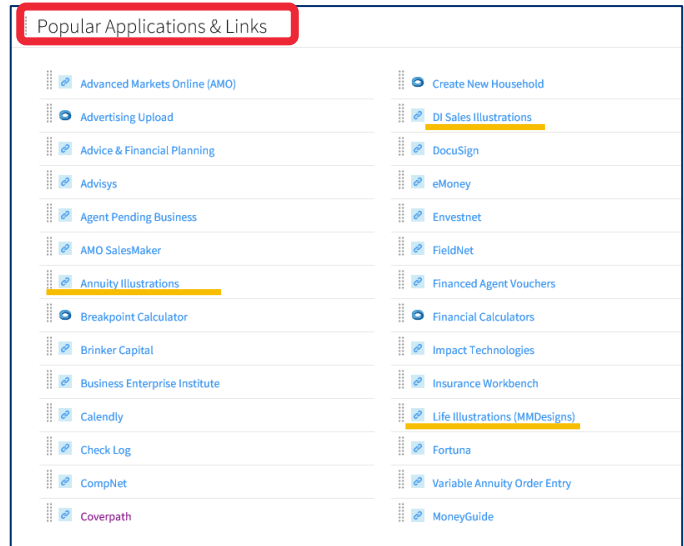
Remember, you can also start an illustration by using the links located in the Popular Applications & Links widget.

Popular Applications & Links	
<a href="#">Advanced Markets Online (AMO)</a>	<a href="#">Create New Household</a>
<a href="#">Advertising Upload</a>	<a href="#">DI Sales Illustrations</a>
<a href="#">Advice &amp; Financial Planning</a>	<a href="#">DocuSign</a>
<a href="#">Advisys</a>	<a href="#">eMoney</a>
<a href="#">Agent Pending Business</a>	<a href="#">Envestnet</a>
<a href="#">AMO SalesMaker</a>	<a href="#">FieldNet</a>
<a href="#">Annuity Illustrations</a>	<a href="#">Financed Agent Vouchers</a>
<a href="#">Breakpoint Calculator</a>	<a href="#">Financial Calculators</a>
<a href="#">Brinker Capital</a>	<a href="#">Impact Technologies</a>
<a href="#">Business Enterprise Institute</a>	<a href="#">Insurance Workbench</a>
<a href="#">Calendly</a>	<a href="#">Life Illustrations (MMDesigns)</a>
<a href="#">Check Log</a>	<a href="#">Fortuna</a>
<a href="#">CompNet</a>	<a href="#">Variable Annuity Order Entry</a>
<a href="#">Coverpath</a>	<a href="#">MoneyGuide</a>

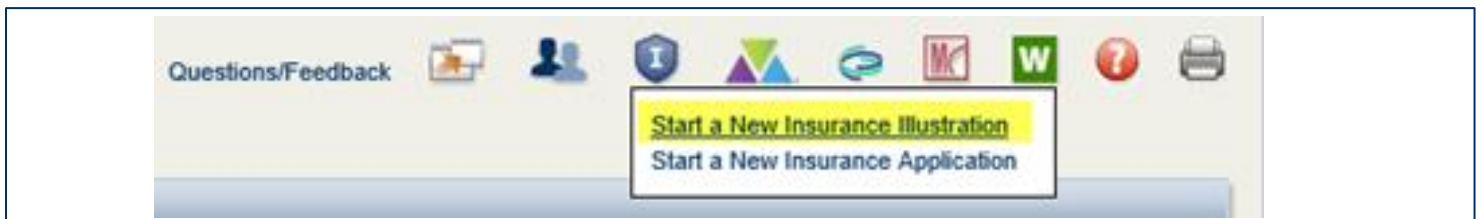
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## Saving & Retrieving an Illustration

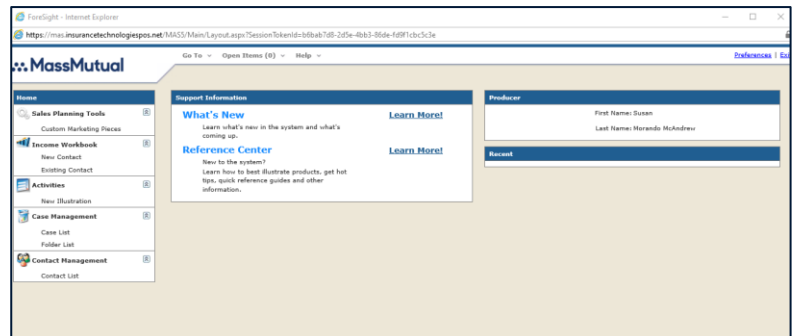
The easiest way to retrieve a saved illustration is to use the Popular Applications & Links widget on the dashboard. The widget can be customized to include links to each illustration system.



You can also access the illustration systems by using the Shield icon with the “I” on Client360° and selecting “Start a New Insurance Illustration”.



Once you are routed to the illustration system, the process for accessing a saved illustration and revising the illustration is business as usual.



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Note: Coverpath does not currently save illustrations. To take advantage of the pre-fill capabilities, you can start a new illustration from the link on Client360° or you can use the Coverpath link within the Popular Applications & Links widget.

## Running an Illustration for an Inforce Policy

Advisor360° will be the starting point for Inforce Life illustrations.

Within the Client360° Insurance tab, Inforce Life products will have an “Inforce Illustration” icon within the right navigation for the policy that will route you to the appropriate illustration system.

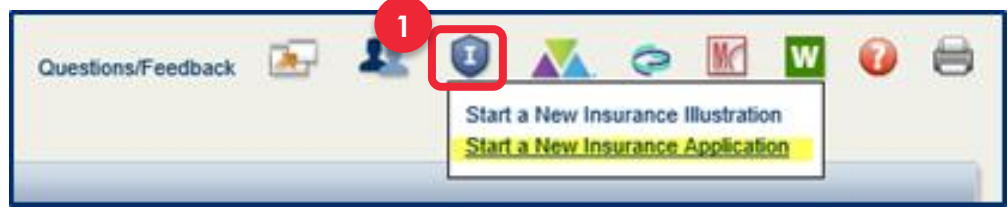
BASICS	PARTIES	VALUE	PREMIUM	LOANS	
<a href="#">11/13/2020</a> <a href="#">View Product Home Availability</a> <a href="#">View Product Home Availability</a>	Owner: <a href="#">1001738621-10000</a> Insured: <a href="#">1001738621-10000</a> Joint Insured: <a href="#">1001738621-10000</a>	Face Amount: \$750,000.00 Net Death Benefit: \$947,373.00 <i>As of 11/13/2020</i> Gross Cash Value: \$490,581.84 Net Surrender Value: \$490,581.84	Billed Premium: \$12,725.00 Premium Frequency: Annual Premium Method: Direct Bill Paid to Date: 06/19/2021	Amount Available: \$484,866.91 Loan Payoff Amount: \$0.00 <i>As of 11/27/2020</i>	
Value as of: 11/13/2020 Policy Status: Active					

The process for running an Inforce Illustration is business as usual.

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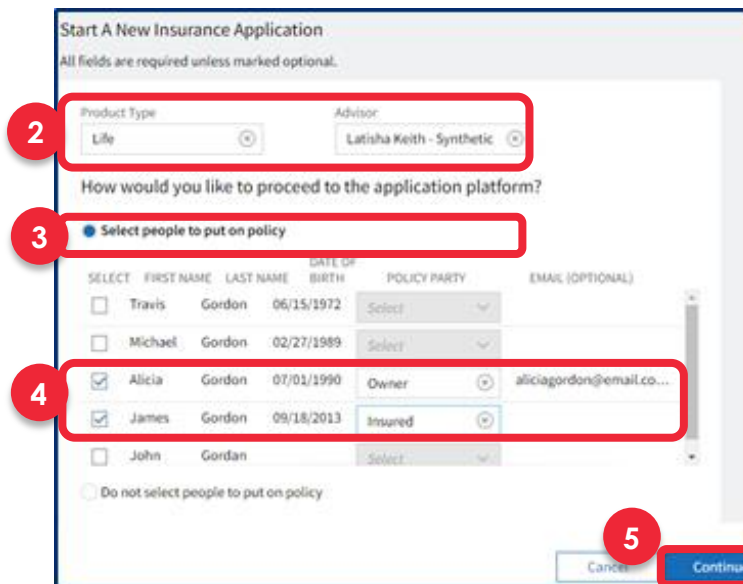
## New Business Application Submission

To submit new business, you'll begin with Client360°.



- 1 In this example, begin from your household's dashboard and click on the shield icon with the letter "I". As you hover over the icon, select the "Start a New Insurance Application" hyperlink, and complete the "Start A New Insurance Application" window.

*Note: The "Select people to put on policy" is an option for Life product types only.*

A screenshot of the 'Start A New Insurance Application' form. The form has several sections and fields. Red circles with numbers 2 through 5 point to specific elements: 2 points to the 'Product Type' dropdown menu set to 'Life'; 3 points to the 'Select people to put on policy' radio button; 4 points to a table of household members where 'Alicia Gordon' and 'James Gordon' are selected; 5 points to the 'Continue' button at the bottom right.

SELECT	FIRST NAME	LAST NAME	DATE OF BIRTH	POLICY PARTY	EMAIL (OPTIONAL)
<input type="checkbox"/>	Travis	Gordon	06/15/1972	Select	
<input type="checkbox"/>	Michael	Gordon	02/27/1989	Select	
<input checked="" type="checkbox"/>	Alicia	Gordon	07/01/1990	Owner	aliciagordon@email.co...
<input checked="" type="checkbox"/>	James	Gordon	09/18/2013	Insured	
<input type="checkbox"/>	John	Gordan		Select	

- 2 From the "Product Type" dropdown, select "Life". Next, you'll select your name or the name of another advisor that has access to this household from the "Advisor" dropdown.
- 3 To add a person to the application, click on the "Select people to put on policy" radio button. All clients/prospects within the household will appear within this section. Select the person by checking the box next to their name. You can select up to two people.

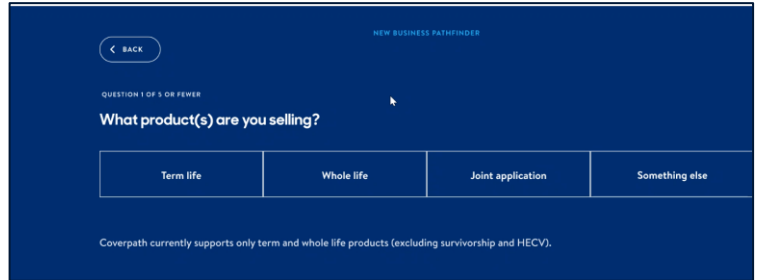
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Note: if you don't want to add people to the policy click on the "Do not select people to put on policy" radio button. The option to select clients is only available for the Life product type. Also, if a client/prospect is not listed, add them to the household first.

4 Select Policy Party. In this example Alicia is the "Owner" and her son James is the "Insured".

5 Click the "Continue" button.

As with illustrations, you will be directed to the Coverpath landing page and presented with a few questions such as product type and face amounts to determine if the product is supported by Coverpath.



If the product is supported by Coverpath, you will proceed with completing the application process within Coverpath and if you selected a client(s), their information will be prefilled with Advisor360° CRM information.

### Pre-filled Fields in Coverpath Quote

If the following fields are completed in the Advisor360° contact record they will pre-fill in the Coverpath quote when starting the quote from the record.

Field	Primary Insured	Policy Owner
First Name	✓	✓
Last Name	✓	✓
Date of Birth	✓	X
Gender/Sex	✓	X
Resident State	X	✓

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## Pre-filled Fields in Coverpath Applications

If the following fields are completed in the Advisor360° contact record they will pre-fill in the Coverpath application when starting the application from the record.

<i>Field</i>	<i>Primary Insured</i>	<i>Policy Owner</i>
<b>First Name</b>	✓	✓
<b>Middle Name</b>	✓	✓
<b>Last Name</b>	✓	✓
<b>Suffix</b>	✓	✓
<b>Social Security Number</b>	✓	✓
<b>Date of Birth</b>	✓	X
<b>Gender/Sex</b>	✓	X
<b>Resident State</b>	✓	✓
<b>Address Lines 1, 2, and 3</b>	✓	✓
<b>City</b>	✓	✓
<b>State</b>	✓	✓
<b>Zip</b>	✓	✓
<b>Country</b>	✓	✓
<b>Phone</b>	✓	✓
<b>Email</b>	✓	X

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Note: Coverpath will route unsupported Life applications to EZ-app without prefill data.



For other product types, you'll be brought to the appropriate platform. Please note, there will not be client prefill available.

- Advisor360° will route DI applications to EZ-app.
- Advisor360° will route Fixed Annuity (FA) applications to the appropriate link on FieldNet.
- Variable Universal Life will continue as-is to Life App Express.
- FA Order Entry (FAOE) will continue as-is for AFFIRM.
- VA Order Entry (VAOE) will continue as-is for Account Wizard.

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## Viewing Pending Policies

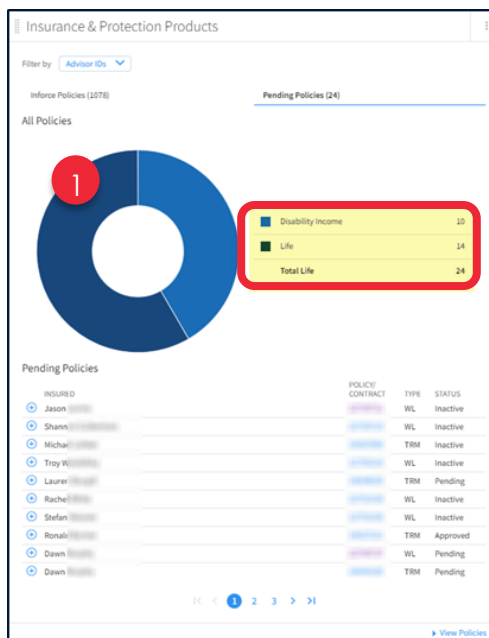
### Using the Insurance & Protection Product Widget

As discussed earlier in the Dashboard Widget section, The Insurance & Protection Product Widget provides high-level information for both Pending and Inforce Policies.

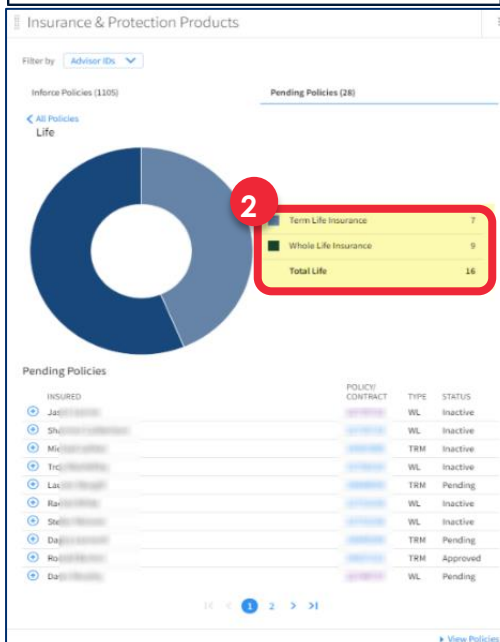
You can use this widget during the business submission process to monitor pending business status and stay on top of pending policy details.

In this example, our advisor has submitted 10 DI applications as well as 14 Life applications. You'll notice the widget is a great visual tool as product types are differentiated by color.

**1** In this example let's select the dark blue section to drill into the Life product type or select Life.



**2** After drilling into the Life product family, you can see the advisor has both Term and Whole Life policies pending.



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**3** You can click on the + sign to the left of the client name to display additional information such as the product name, face amount and submitted date.

The screenshot displays the 'Insurance & Protection Products' interface. At the top, there's a filter for 'Advisor IDs'. Below, it shows 'Inforce Policies (1105)' and 'Pending Policies (28)'. A donut chart for 'Life' policies shows 7 Term Life Insurance and 9 Whole Life Insurance, totaling 16. Below the chart is a table of 'Pending Policies' with columns for 'INSURED', 'POLICY/ CONTRACT', 'TYPE', and 'STATUS'. The last row is highlighted in yellow and has a red circle '3' next to its '+' icon. The highlighted row shows: Product Name: Whole Life Legacy 65, Face Amount: \$500,000.00, Submitted Date: 10/19/2020.

## Using Client360°

To obtain additional information, select the policy/contract number to navigate to the Insurance tab on Client360° for the policy holder's household.

The Insurance tab on Client360° will display pertinent information about the policy/contract such as the name of the Owner and Insured, Face Amount, Premium and Status Reason.

The screenshot shows the 'Whole Life Insurance' details page with five information cards:

- BASICS:** Whole Life Legacy 65, TV45. Value as of: 10/31/2020. Policy Status: New Business - Pending.
- PARTIES:** Owner: DAWN [redacted], Insured: DAWN [redacted].
- VALUE:** Face Amount: \$500,000.00.
- PREMIUM:** Billed Premium: \$738.20, Premium Method: Pre Authorized...
- PENDING POLICY INFORMATION:** Submitted Date: 10/19/2020, Policy Status: New Business..., Status Reason: Submitted..., Status Date: 10/31/2020, BINGO Review Date: 10/21/2020.

To view more detail, simply click on one of the 'cards' for example "Parties" and you will see more information on each person associated with the policy/contract.

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If you need to adjust information for the submitted case, select the Wrench icon located in the top right corner to easily navigate to the MassMutual new business platform associated with the product.

The screenshot displays the 'Whole Life Insurance' policy details page. At the top, there are five summary cards: 'BASICS' (Whole Life Legacy 65 TV45), 'PARTIES' (Owner and Insured), 'VALUE' (Face Amount: \$500,000.00), 'PREMIUM' (Billed Premium: \$738.20), and 'PENDING POLICY INFORMATION' (Submitted Date: 10/19/2020). Below these is a 'Hide Details' button. A navigation bar contains 'Policy', 'Parties', and 'Value' tabs. The main content area is divided into sections for 'Owner', 'Insured', 'Payor', 'Joint Owner', and 'Joint Insured'. The 'Insured' section includes fields for SSN, Address, Gender (Female), Date of Birth (07/22/1981), and Age (39 Years, 3 Months). A wrench icon is located in the top right corner of the page.

Select the 'Hide Detail' to go back to the default policy view.

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## Viewing Inforce Book of Business

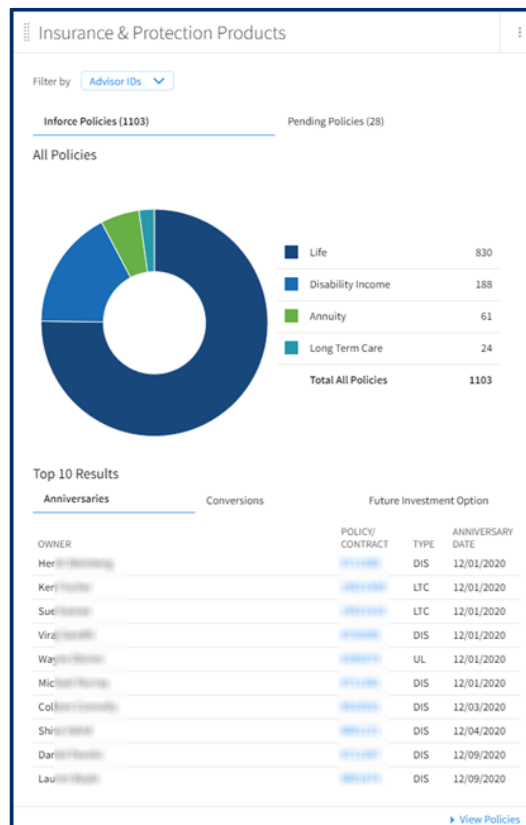
### Using the Insurance & Protection Product Widget

The Insurance & Protection Product Widget also provides information about your Inforce Book of Business. Once a pending policy/contract is issued, it will be removed from the Pending view and will be displayed as an Inforce Policy.

Using the Insurance & Protection Product widget is one way to view policies and contracts, but the widget is designed to provide you with a high-level, macro view of your practice.

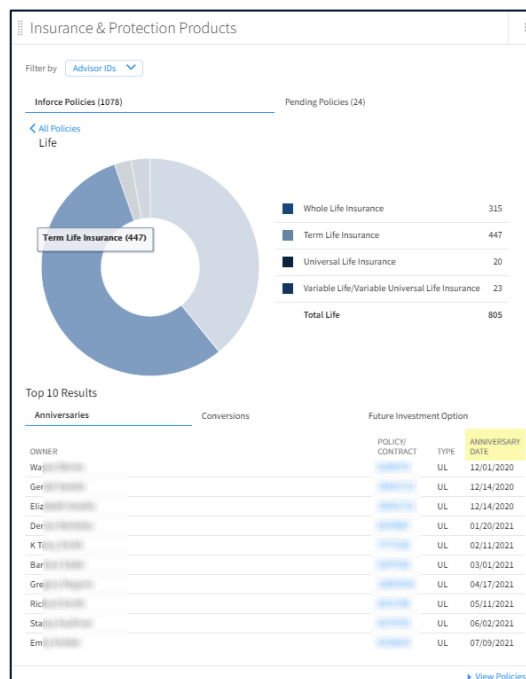
This screen provides you with a visual of your insurance book of business that helps you easily analyze your practice. In this example, approximately 75% of this advisor's business is in Life.

You can drill further into the product type by clicking on it.



After clicking on Life, you can further analyze your book of business to determine what percent of your business is in whole life versus term life insurance for example.

You can also view some exciting information within the widget such as the Anniversary Date for Life products, the Future Insurability Option (FIO) Rider expiration date for DI and the Term Conversion Expiration date for Term policies.



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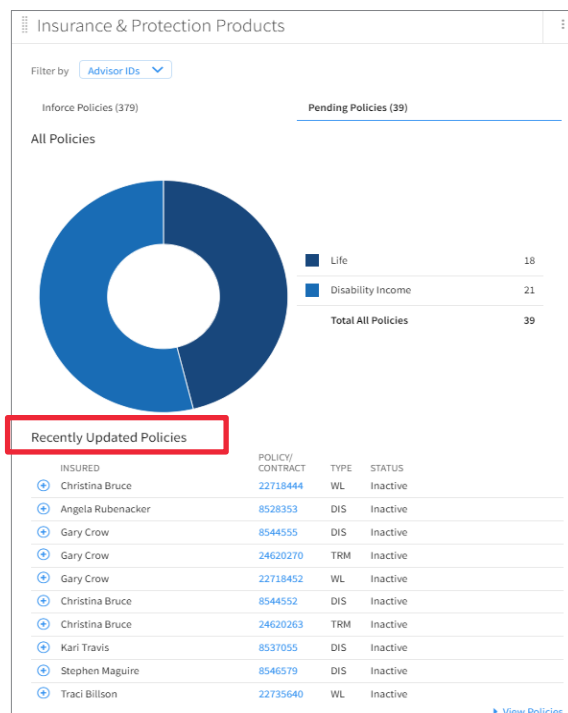
## Viewing Pending Insurance Tab

A new Pending Insurance tab will provide a consolidated view of pending business. The Pending Insurance Tab can be accessed from Practice360°, click on the + tab and choose **Insurance – Pending** from the drop down.

This includes the same functionality as the Inforce book of business tab. You can use the filter and sorting options. Advisors can use filters when searching pending policies and contracts by searching for criteria on the filter page to identify additional opportunities. By using the check boxes within the filter page, you can select customized data points within your book of business.

You can also use the ACTIONS: I want to and export all rows to Excel for example.

Under the Pending Policies section of the Insurance & Protection Product Widget, you can now see the Recently Updated Policies.



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## Using Practice360°

Practice360° enables you to examine your book of business.

You can examine by product type, age, plus other types of values such as death benefit, cash values and surrender values allowing you to segment your book of business and identify additional sales opportunities.

The screenshot shows the Practice360° Insurance interface. At the top, it displays 'Practice360° Insurance' and 'Practice360° Group | All Policies/Contracts'. Below this, there are search and refresh options. The main area is a table with the following columns: All, Policy/Contract Number, Household Name, Product Name, Insured/Annuitant, Owner, Product Type, and Face Amount (\$). The table lists various insurance products such as 'Perspective II 04/14', 'Venture 2006', 'VANTAGE TERM 10 YR', and 'VOYA SELECT ADVANTAGE'.

All	Policy/Contract Number	Household Name	Product Name	Insured/Annuitant	Owner	Product Type	Face Amount (\$)
<input type="checkbox"/>			Perspective II 04/14			Variable Annuity	
<input type="checkbox"/>			PERSPECTIVE II 05/05			Variable Annuity	
<input type="checkbox"/>			Venture 2006			Variable Annuity	
<input type="checkbox"/>			VARIABLE UNIVERSAL LIFE 2			Variable Universal Life Insurance	400,000
<input type="checkbox"/>			VANTAGE TERM 10 YR			Term Life Insurance	175,000
<input type="checkbox"/>			VANTAGE TERM 10 YR			Term Life Insurance	250,000
<input type="checkbox"/>			VOYA SELECT ADVANTAGE			Retirement Plan	
<input type="checkbox"/>			Venture 2006			Variable Annuity	
<input type="checkbox"/>			VARIABLE UNIVERSAL LIFE			Variable Universal Life Insurance	1,700,000
<input type="checkbox"/>			Perspective II 04/14			Variable Annuity	
<input type="checkbox"/>			VANTAGE TERM 20 YR			Term Life Insurance	500,000
<input type="checkbox"/>			Perspective II 04/14			Variable Annuity	
<input type="checkbox"/>			ODYSSEY FIXED ANNUITY - CM LIFE			Fixed Annuity	
<input type="checkbox"/>			CHOICE PLUS ASSURANCE B CLASS			Variable Annuity	
<input type="checkbox"/>			VANTAGE TERM 20 LIFE 2018			Term Life Insurance	400,000

## Using Filters

Advisors can use filters when searching inforce policies and contracts by searching for criteria on the filter page to identify sales opportunities. By using the check boxes within the filter page, you can select customized data points within your book of business.

The screenshot shows the 'Filter Your Results' page. It contains various filter options organized into sections:
 

- Advisor ID:** Choose (dropdown)
- Line of business:** Choose (dropdown)
- Product Type:** Choose (dropdown)
- Policy Status:** Choose (dropdown)
- Roles:** Owner/Joint Owner (Name, Age Range), Insured/Joint Insured (Name, Age Range), Annuitant/Joint Annuitant (Name, Age Range), Recipient Of Benefit (Name, Age Range)
- Issue State:** Select (dropdown)
- Carrier Name Like:** Text input
- Group Name Like:** Text input
- Group Number Like:** Text input
- Tax Status:** Qualified, Non-Qualified (checkboxes)
- Modified Endowment Contract:** (checkbox)
- Qualified Longevity Annuity Contract:** (checkbox)
- Values:** Face Amount (\$), Net Surrender Value (\$), Net Contract Value (\$), Gross Death Benefit (\$), Net Death Benefit (\$)
- Financial Metrics:** Annualized Premium (\$), Total Purchase Payments (\$), Monthly Total Disability Benefit (\$), Total Withdrawals (\$), Initial Daily Benefit Amount (\$), Total Loan Amount (\$), Current Daily Benefit Amount (\$), Policy/Contract Annual Dividend (\$), Loan Principal (\$), Free Withdrawal Amount (\$), Gross Cash Value (\$), Net Cash Value (\$), Initial Maximum Benefit (\$), Current Maximum Benefit (\$)
- Dates:** Date (MM/DD/YYYY), Anniversary Date, Issue Date, Convertibility Expiration Date, Term Expiration Date, Maturity Date, Last Adjustment Date, Surrender Charge Expiration Date, Latest Permitted Annuity Date

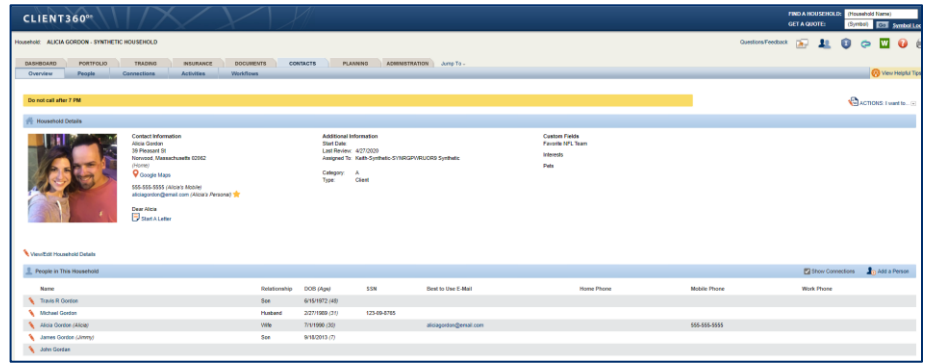
 The page includes 'Cancel' and 'Apply' buttons at the top right and bottom right.

## Using Client360°

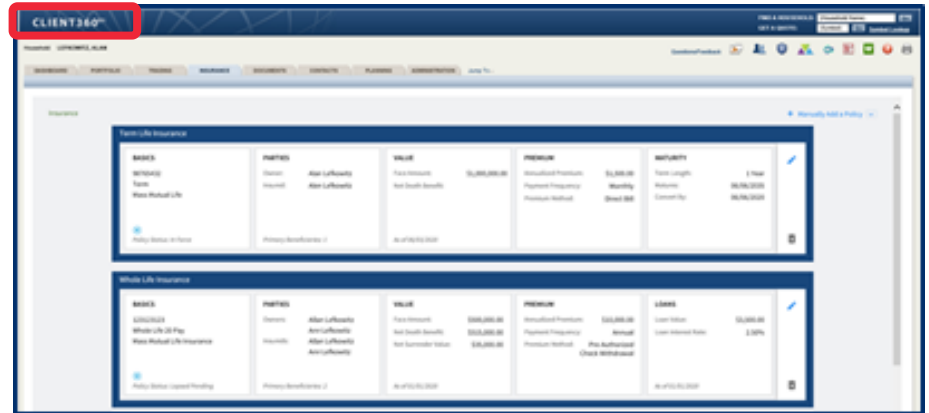
Select the household in Client360° and select the Insurance tab to view all of the MassMutual policies/contracts that the household owns as well as any other non-prop, registered policies/contracts (for example VAs and VLs) that have been sent via electronic feeds to Advisor360°.

# Advisor360° – Insurance Reference Guide

Manually entered non-prop, non-registered policies/contracts will be included in the household if entered by the advisor.



Clicking on a policy will allow you to review policy details



## Search Capability

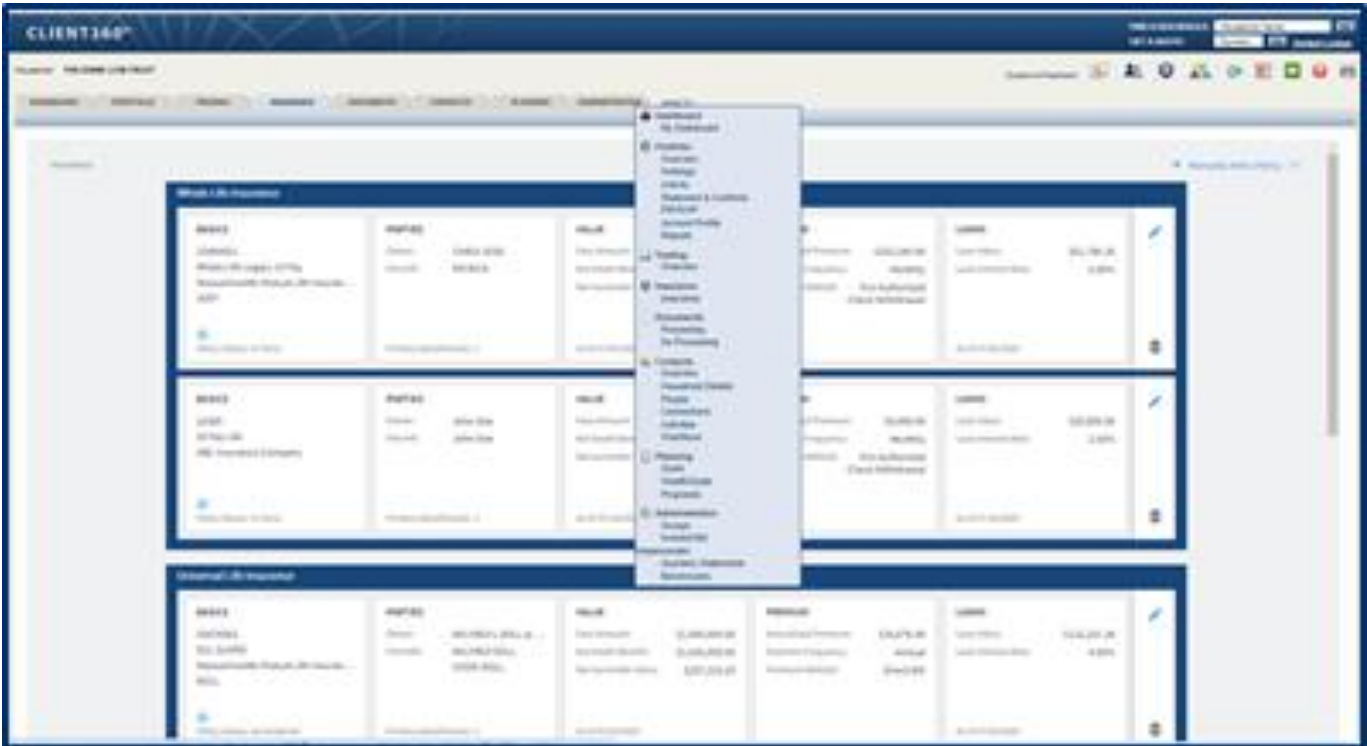
There will also be a search capability to locate and review inforce policies and contracts. From the Advisor360° home screen you can enter a policy/contract in the search field.



# Advisor360° – Insurance Reference Guide

## Reports

The Advisor360° platform will provide over 60+ client facing and 60+ practice management reports. To access reports, go to the “Jump to” hyperlink and select Reports from the Portfolio section.



Within the Insurance section, you can access the following Insurance reports:



These reports look very similar to the reports you use today.

# Advisor360° – Insurance Reference Guide

## Policy Servicing

To service a policy, (such as complete an address change) you should locate your household and select the policy you want to service by locating the policy number within the capsule.



1 Next, you'll click on the "Wrench" icon to service the policy.

- You will continue to service the policy in ServiceNet. Although you initiate the action in Advisor360° the process remains business as usual.
- For Coverpath supported products, you will be routed to the Coverpath Account Service Center.

For Pending new business policies detail the wrench icon will link the user to the appropriate new business platform for the product.

- Coverpath Life products route to Coverpath
- MM legacy Life and DI route to the Workbench
- Annuities route to Agent Pending Business

# Advisor360° – Insurance Reference Guide

## Client View/Investor360°

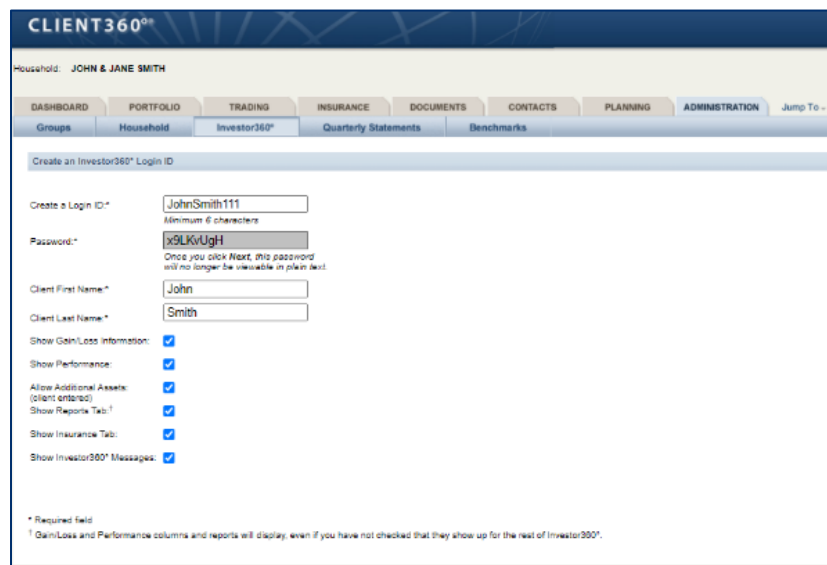
### Granting Clients Access to Investor360°

Clients can use Investor360° to view investment accounts and insurance policies, upload documents, and enter manual policies after you grant them access.

You can create a sign-in for your client in Investor360° from the Administration tab in Client360° by selecting Create New Login ID.



Next, you'll check off the access you wish to grant your client.

A screenshot of the 'Create an Investor360° Login ID' form. The form is titled 'CLIENT360°' and is for the household 'JOHN & JANE SMITH'. The 'ADMINISTRATION' tab is active, and the 'Investor360°' sub-tab is selected. The form fields are: 'Create a Login ID\*' (JohnSmith111), 'Password\*' (x9LkVUgH), 'Client First Name\*' (John), and 'Client Last Name\*' (Smith). There are several checkboxes for permissions: 'Show Gain/Loss information' (checked), 'Show Performance' (checked), 'Allow Additional Assets (client entered)' (checked), 'Show Reports Tab.†' (checked), 'Show Insurance Tab.' (checked), and 'Show Investor360° Messages' (checked). A note at the bottom states: '\* Required field. † Gain/Loss and Performance columns and reports will display, even if you have not checked that they show up for the rest of Investor360°.'

For additional information about this process please refer to the Investor360° courses and reference guides.

# Advisor360° – Insurance Reference Guide

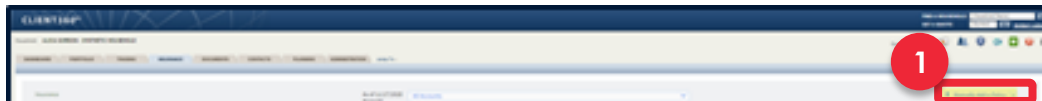
## Entering Manual Policies

### LADL Products - Life, Annuities, DI and LTC

You can manually enter policies and contracts (including registered insurance products) that are not included in custodian electronic data feeds so you can provide a holistic view of a client's policies and contracts within the Advisor360° platform.

To enter insurance products (including registered insurance products), follow these steps.

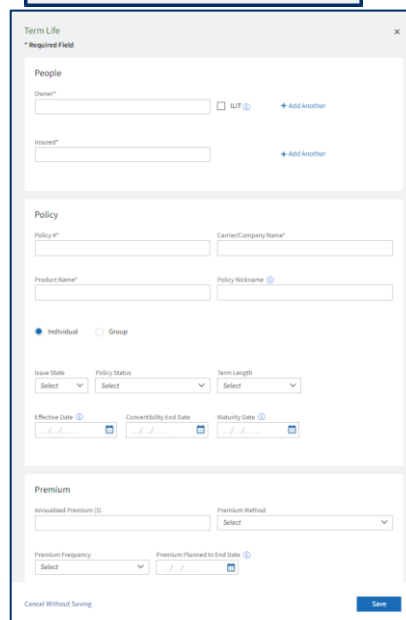
- 1 After locating your household in Client360°, you'll see the "+ Manually Add a Policy" hyperlink in the upper right corner.



- 2 Select the product type from the drop-down list. In this example, we selected "Term Life"



- 3 Next, you'll input the policy details. You'll see that many data entry fields include "I-Dots" which provide additional detail about the information required for that field.



The form is titled "Term Life" and includes a "Required Field" indicator. It is divided into three main sections: "People", "Policy", and "Premium".

- People:** Includes fields for "Owner\*" and "Insured\*" with "I-Dots" icons and "Add Another" buttons.
- Policy:** Includes fields for "Policy #\*", "Carrier/Company Name\*", "Product Name\*", and "Policy Nickname". It also has radio buttons for "Individual" (selected) and "Group". Below these are dropdown menus for "Issue State", "Policy Status", and "Term Length", and date pickers for "Effective Date", "Contractibility End Date", and "Maturity Date".
- Premium:** Includes a text field for "Annualized Premium (I-Dots)", a dropdown for "Premium Method", a dropdown for "Premium Frequency", and a date picker for "Premium Planned to End Date".

At the bottom, there are "Cancel Without Saving" and "Save" buttons.

# Advisor360° – Insurance Reference Guide

The data details you will enter will vary slightly based upon the product you select.

- Complete the “People” section.

The screenshot shows a 'Term Life' form window with a 'Required Field' indicator. Under the 'People' section, there are two rows. The first row is for the 'Owner' with the name 'John Doe', an 'ILIT' checkbox, and an 'Add Another' button. The second row is for the 'Insured' with the name 'John Doe' and an 'Add Another' button.

- Input the product information – in this example we're using Whole Life.

The screenshot shows a 'Whole Life' form. Fields include: Policy # (12345), Carrier/Company Name (ABC Insurance Company), Product Name (20 Pay Life), and Policy Nickname. There are radio buttons for 'Individual' (selected) and 'Group'. Below are dropdown menus for 'Issue State' (Select) and 'Policy Status' (Select). At the bottom, there is an 'Effective Date' field with the value '05/01/2000' and a calendar icon.

- Input the “Premium” section next.

The screenshot shows a 'Premium' form. Fields include: Annualized Premium (\$) (5,000.00), Premium Method (Select), Premium Frequency (Select), and Premium Planned to End Date (06/01/2025) with a calendar icon.

- Then you'll complete the “Value” section.

The screenshot shows a 'Value' form. Fields include: Face Amount (\$) (10,000,000.00), Net Death Benefit (\$) (12,000,000.00), Net Surrender Value (\$) (500,000.00), Loan Value (\$) (30,000.00), Loan Interest Rate (%) (2.50), and As of Date\* (09/08/2020) with a calendar icon.

- Next input the “Dividend” information, if applicable.

The screenshot shows a 'Dividends' form. Fields include: Annual Policy Dividend (\$) (1,200.00) and Dividend Option (Select).

# Advisor360° – Insurance Reference Guide

- Complete the “Beneficiaries” section next.

**Beneficiaries**

**Primary Beneficiary**

Primary Beneficiary Name  Percent (%)   Per Stirpes [+ Add Another](#)

**Secondary Beneficiary**

Secondary Beneficiary Name  Percent (%)   Per Stirpes [+ Add Another](#)

[+ Add Tertiary Beneficiary](#)

Beneficiary Arrangement

- Add any notes next and click Save.

**Notes**

Riders & Service Features

DWP

Notes

Client purchased from another advisor.

Purpose

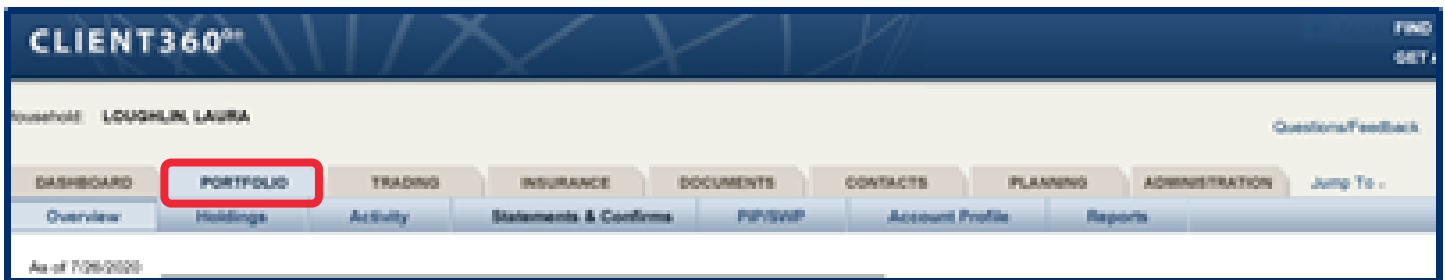
# Advisor360° – Insurance Reference Guide

## Non-Proprietary, Registered Insurance Products

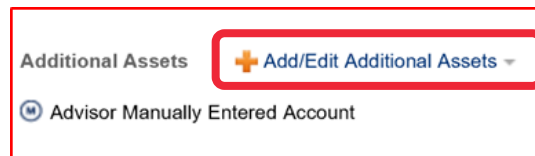
You can also enter non-prop VA, VL/VUL insurance products within the Investments tab which is new functionality. Previously you could manually enter non-registered products to CRC but could not manually enter registered insurance products.

But before you get started, make sure you have a copy of the official document as you'll be required to upload supporting documentation for registered products. For additional information about this policy, please refer to the Producer Created Reports Compliance policy.

- 1 To begin, click on the Portfolio tab From Client360.

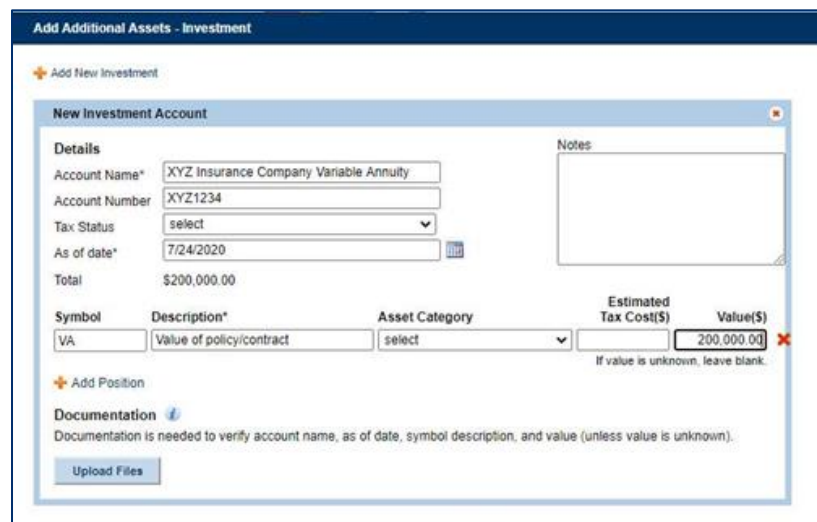


- 2 Next click on “Add/Edit Additional Assets”.



- 3 Next click on “Add/Edit Additional Assets”. After selecting “Investment Accounts” the following screen will appear.

After scanning the document, input the requested information.

The image shows the "Add Additional Assets - Investment" form. It includes a "New Investment Account" section with fields for Account Name (XYZ Insurance Company Variable Annuity), Account Number (XYZ1234), Tax Status (select), and As of date (7/24/2020). The Total value is \$200,000.00. Below this is a table with columns for Symbol, Description, Asset Category, Estimated Tax Cost(\$), and Value(\$). The first row contains VA, Value of policy/contract, select, and 200,000.00. There is also a "Documentation" section with an "Upload Files" button and a note stating that documentation is needed to verify account name, as of date, symbol description, and value (unless value is unknown).

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# Advisor360° – Insurance Reference Guide

4

Your entry will appear under the Portfolio tab. To see the underlying details, view the entry in Edit mode.

Note that the underlying value details do not display here. The details can be seen in Edit mode.

For additional information about entering manual policies, please refer to the Advisor360° Insurance Reference Guide.

Additional Assets		<a href="#">+ Add/Edit Additional Assets</a>
Advisor Manually Entered Account		
<b>Assets</b>		
Investment Accounts		
XYZ Insurance Company Variable Annuity XYZ1234	(as of 07/24/2020)	200,000.00
<b>Total</b>		<b>\$200,000.00</b>

# Advisor360° – Insurance Reference Guide

## Data Attributes of Manually Entered Policies

As previously mentioned, the data that you enter will depend upon the product that you're entering. Below are both common data attributes as well as unique, product-specific attributes.

Common Attributes	Life	Fixed Annuity	DI	LTCi
<ul style="list-style-type: none"> <li>Owner(s)</li> </ul>	<ul style="list-style-type: none"> <li>ILIT</li> </ul>	<ul style="list-style-type: none"> <li>Maturity Date</li> </ul>	<ul style="list-style-type: none"> <li>Recipient of Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Individual or Group</li> </ul>
<ul style="list-style-type: none"> <li>Insured(s)/ Annuitant(s)</li> </ul>	<ul style="list-style-type: none"> <li>Term Length</li> </ul>	<ul style="list-style-type: none"> <li>Premium</li> </ul>	<ul style="list-style-type: none"> <li>Individual or Group</li> </ul>	<ul style="list-style-type: none"> <li>Annualized Premium</li> </ul>
<ul style="list-style-type: none"> <li>Policy Contract Number</li> </ul>	<ul style="list-style-type: none"> <li>Maturity Date</li> </ul>	<ul style="list-style-type: none"> <li>Qualified – Yes/No</li> </ul>	<ul style="list-style-type: none"> <li>Annualized Premium</li> </ul>	<ul style="list-style-type: none"> <li>Premium Planned to End Date</li> </ul>
<ul style="list-style-type: none"> <li>Product Name</li> </ul>	<ul style="list-style-type: none"> <li>Individual or Group</li> </ul>	<ul style="list-style-type: none"> <li>Net Contract Value</li> </ul>	<ul style="list-style-type: none"> <li>Premium Planned to End Date</li> </ul>	<ul style="list-style-type: none"> <li>Initial Daily Benefit Amount (\$)</li> </ul>
<ul style="list-style-type: none"> <li>Carrier/Company Name</li> </ul>	<ul style="list-style-type: none"> <li>Annualized Premium</li> </ul>	<ul style="list-style-type: none"> <li>Total Purchase Payments</li> </ul>	<ul style="list-style-type: none"> <li>Monthly Benefit Value (\$)</li> </ul>	<ul style="list-style-type: none"> <li>Current Daily Benefit Amount (\$)</li> </ul>
<ul style="list-style-type: none"> <li>Policy/Contract Nickname</li> </ul>	<ul style="list-style-type: none"> <li>Premium Planned to End Date</li> </ul>	<ul style="list-style-type: none"> <li>Net Death Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Benefit Cap (\$)</li> </ul>	<ul style="list-style-type: none"> <li>Premium Planned to End Date (\$)</li> </ul>
<ul style="list-style-type: none"> <li>Issue State</li> </ul>	<ul style="list-style-type: none"> <li>Face Amount</li> </ul>		<ul style="list-style-type: none"> <li>Benefit Taxation</li> </ul>	<ul style="list-style-type: none"> <li>Total Benefit Value (\$)</li> </ul>
<ul style="list-style-type: none"> <li>Policy/Contract Status</li> </ul>	<ul style="list-style-type: none"> <li>Net Death Benefit</li> </ul>		<ul style="list-style-type: none"> <li>Short Term/Long Term</li> </ul>	<ul style="list-style-type: none"> <li>Inflation Option</li> </ul>
<ul style="list-style-type: none"> <li>Premium Method</li> </ul>	<ul style="list-style-type: none"> <li>Net Surrender Value</li> </ul>		<ul style="list-style-type: none"> <li>Elimination Period ST</li> </ul>	<ul style="list-style-type: none"> <li>Net Death Benefit</li> </ul>
<ul style="list-style-type: none"> <li>Premium Frequency</li> </ul>	<ul style="list-style-type: none"> <li>Loan Value</li> </ul>		<ul style="list-style-type: none"> <li>Benefit Period ST</li> </ul>	<ul style="list-style-type: none"> <li>Net Surrender Value</li> </ul>
<ul style="list-style-type: none"> <li>Effective Date</li> </ul>	<ul style="list-style-type: none"> <li>Loan Interest Rate</li> </ul>		<ul style="list-style-type: none"> <li>Annual Policy Dividend</li> </ul>	<ul style="list-style-type: none"> <li>Elimination Period</li> </ul>
<ul style="list-style-type: none"> <li>As of Date</li> </ul>	<ul style="list-style-type: none"> <li>As of Date</li> </ul>		<ul style="list-style-type: none"> <li>Dividend Option</li> </ul>	<ul style="list-style-type: none"> <li>Benefit Period Option</li> </ul>
<ul style="list-style-type: none"> <li>Beneficiary(ies)</li> </ul>	<ul style="list-style-type: none"> <li>Annual Policy Dividend</li> </ul>			
<ul style="list-style-type: none"> <li>Riders &amp; Service Features</li> </ul>	<ul style="list-style-type: none"> <li>Dividend Option</li> </ul>			
<ul style="list-style-type: none"> <li>Notes</li> </ul>				
<ul style="list-style-type: none"> <li>Purpose</li> </ul>				

# Advisor360° – Insurance Reference Guide

## Recognizing a Manually Entered Policy

All policies and accounts will display an “M” denoting the policy or account has been manually entered.

In this example, you’ll see the “M” appear within the “Basics” capsule.



## Editing and Deleting Manually Entered Policies

You can easily edit and delete manually entered policies.



- 1 To edit the manually entered policy, click on the “Pencil” icon.
- 2 To delete the manually entered policy, click on the “Trash Can” icon.