

# Mass Mutual

## REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

**Annuity Carrier Specific Product Training** and state mandated **NAIC Annuity Training** (see STATE ANNUITY SUITABILITY TRAINING REQUIREMENT for regulation) must be completed prior to soliciting business. Failure to do so will result in rejected business.

Please carefully review the information below and provide a copy of the training certificate to ECA Marketing ([licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)) once complete.

If you will not be participating in solicitation of annuity products with this carrier, you can bypass the CST requirements. **Life** producers are required to abide by the rules set in place by the carrier for any additional training requirements. Review **ADDITIONAL REQUIRED TRAINING** before proceeding.

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### **Annuity Carrier Specific Product Training**

#### **Who should complete the product training?**

Product Training is required for all producers, regardless of state

#### **When can the product training be taken?**

The training will not be available until after approval of the agent contract. An agent number is required in order to gain access to the system. Product training and new business can be completed and signed the same day.

**Product Training Directions:** See attached ANNUITY TRAINING document for directions. Optional but recommended, email certificate of completion to [licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)

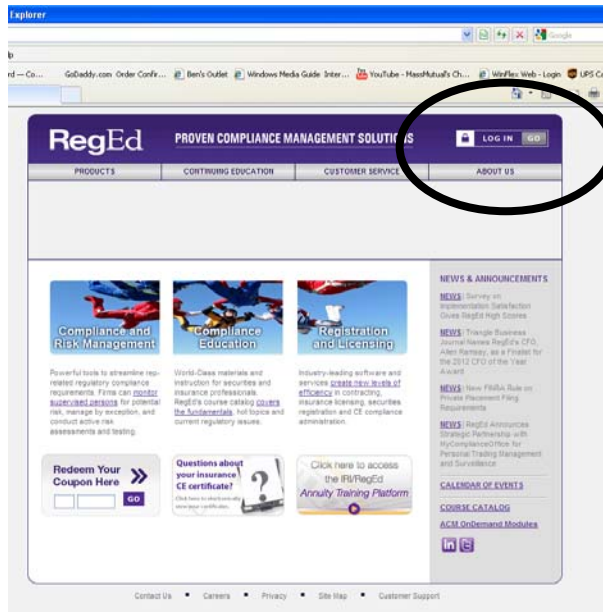
### **Additional Required Training**

#### **Anti-Money Laundering Training (AML):**

Mass Mutual will accept AML training from the following vendors: RegEd, QuestCE, Kaplan, LIMRA and Broker Dealers. With the exception of LIMRA, please provide a copy of the certificate with the agent contract. Completion date must be within the past 24-month in order to be accepted. Business will not issue until AML is in good order.

# Annuity Training

- 1) Go to [www.reged.com](http://www.reged.com)
- 2) In the upper right hand corner click on the "Log In" button.



- 3) Enter the following information:
  - a. User Name – your username is your MassMutual agent number. If your user name starts with AA: Enter the numbers of your MassMutual ID (seven numbers required; if you have less than seven digits, add zeroes to the beginning). For example if your ID is aa123456, enter 0123456
  - b. Password - Re-enter the user name above, plus the first four characters of your last name. For example if your last name is Smith and User Name is 0123456, enter 0123456smit
  - c. Company Code - MML\_ATTP

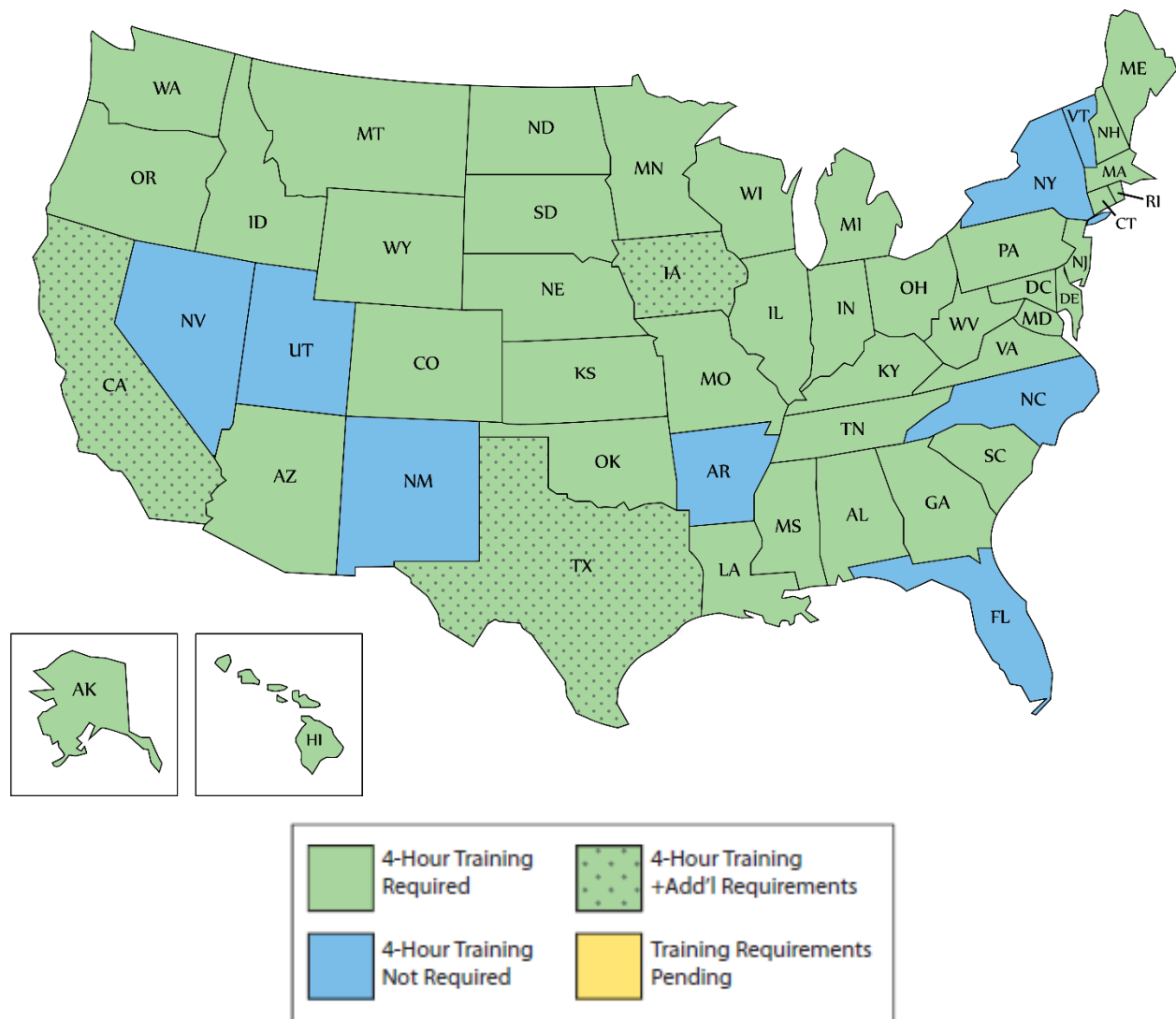
A screenshot of the RegEd 'Secure Log In' form. The form is titled 'Secure Log In' and contains three input fields: 'User Name', 'Password', and 'Company Code'. Below these fields is a checkbox labeled 'Save User Name and Company Code'. A 'Login' button is located at the bottom right of the form. To the right of the form is a section titled 'Other RegEd Sites' with links for 'Annuity Training Platform (ATP)', 'Xchange', 'CEAuthority', and 'Financial Training'. A 'Forgot your password?' link is also present. The footer of the page includes links for Contact Us, Careers, Privacy, Site Map, and Customer Support.

4) On the left you will see the links to the training that is needed.

The screenshot shows a Windows Internet Explorer browser window. The address bar displays the URL: <https://secure.reged.com/Login/loginservice/servicehome>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The Favorites bar shows several links, including 'Convert PDF to Word - Co...', 'GoDaddy.com', 'Order Confir...', 'Ben's Outlet', and 'Windows Media Guide Inter...'. The page content features the MassMutual Financial Group logo at the top left. Below the logo, the text reads 'Welcome MICHAEL A PULFORD'. To the right, a blue banner contains the text 'Welcome to the MassMutual - Annuity University' and 'Annuity University contains courses and information needed to meet the training'. A horizontal line separates this header from the main content area. On the left side of the main content area, a vertical list of links is enclosed in a black circle. The links are: 'MassMutual Annuity Product Training Suite', 'NAIC Annuity Suitability Training', 'Resource Center', and 'Upload Training Certificate'. On the right side of the main content area, there is a small text block: 'If you have any questions, please contact RegEd.cc Monday through F'.

# NAIC ANNUITY SUITABILITY STATE TRAINING REQUIREMENT

The following states have adopted some version of the NAIC Suitability Model Regulation, 4-Hour Annuity Training. CE must be completed through a state-approved vendor prior to soliciting annuity business. Please provide a copy of your completed training certificate to ECA Marketing ([licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)). For further information, please refer to the tables on the following page or contact your licensing representative.



## Mandatory Annuity CE:

ALABAMA	KENTUCKY	OKLAHOMA
ALASKA	LOUISIANA	OREGON
ARIZONA	MAINE	PENNSYLVANIA
CALIFORNIA*	MARYLAND	RHODE ISLAND
COLORADO	MASSACHUSETTS	SOUTH CAROLINA
CONNECTICUT	MICHIGAN	SOUTH DAKOTA
DELAWARE	MINNESOTA	TENNESSEE
DISTRICT OF COLUMBIA	MISSISSIPPI	TEXAS***
GEORGIA	MISSOURI	VIRGINIA
HAWAII	MONTANA	WASHINGTON
IDAHO	NEBRASKA	WEST VIRGINIA
ILLINOIS	NEW HAMPSHIRE	WISCONSIN
INDIANA	NEW JERSEY	WYOMING
IOWA**	NORTH DAKOTA	
KANSAS	OHIO	

## Additional requirements for select states:

<b>*CALIFORNIA</b>	An initial 8-hour state specific course is required with a 4-hour refresher course on annuity suitability every two years prior to license renewal. California training is not reciprocal with any other state and does not accept training from any other state. Interpretation of the ruling varies by carrier.
<b>**IOWA</b>	Agents selling indexed annuities must take a 4-hour course specific to indexed annuity products.
<b>***TEXAS</b>	Resident agents must complete 8 hours of CE biennially – specifically relating to annuities. An initial Texas specific 4-hour course is required for resident agents. Interpretation of the ruling varies by carrier.

## States exempt from training requirement:

ARKANSAS	NEW MEXICO	UTAH
FLORIDA	NEW YORK	VERMONT
NEVADA	NORTH CAROLINA	