

# Mass Mutual

## REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

**Annuity Carrier Specific Product Training** and state mandated **NAIC Annuity Training** (see NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS 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**

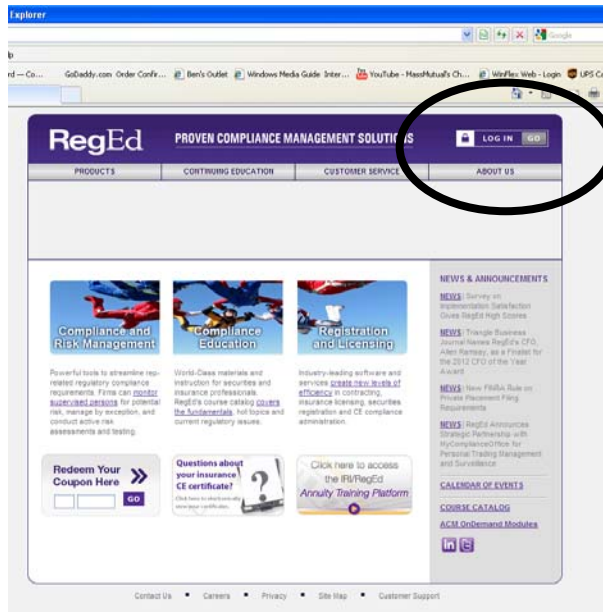
**State Annuity Training:** Mass Mutual requires **ALL** agents to complete the NAIC Annuity Training regardless of whether or not the state requires it.

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

Mass Mutual will accept AML training from the following vendors: RegEd, QuestCE, Kaplan, LIMRA and Broker Dealer courses. 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 the fields is a checkbox labeled 'Save User Name and Company Code'. There is a 'Login' button and a link for 'Forgot your password?'. 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'. At the bottom of the form, there is a link for 'Quick Answers for Login Problems' and a note that an asterisk (\*) denotes a required field. The footer of the page includes links for 'Contact Us', 'Careers', 'Privacy', 'Site Map', and 'Customer Support'.

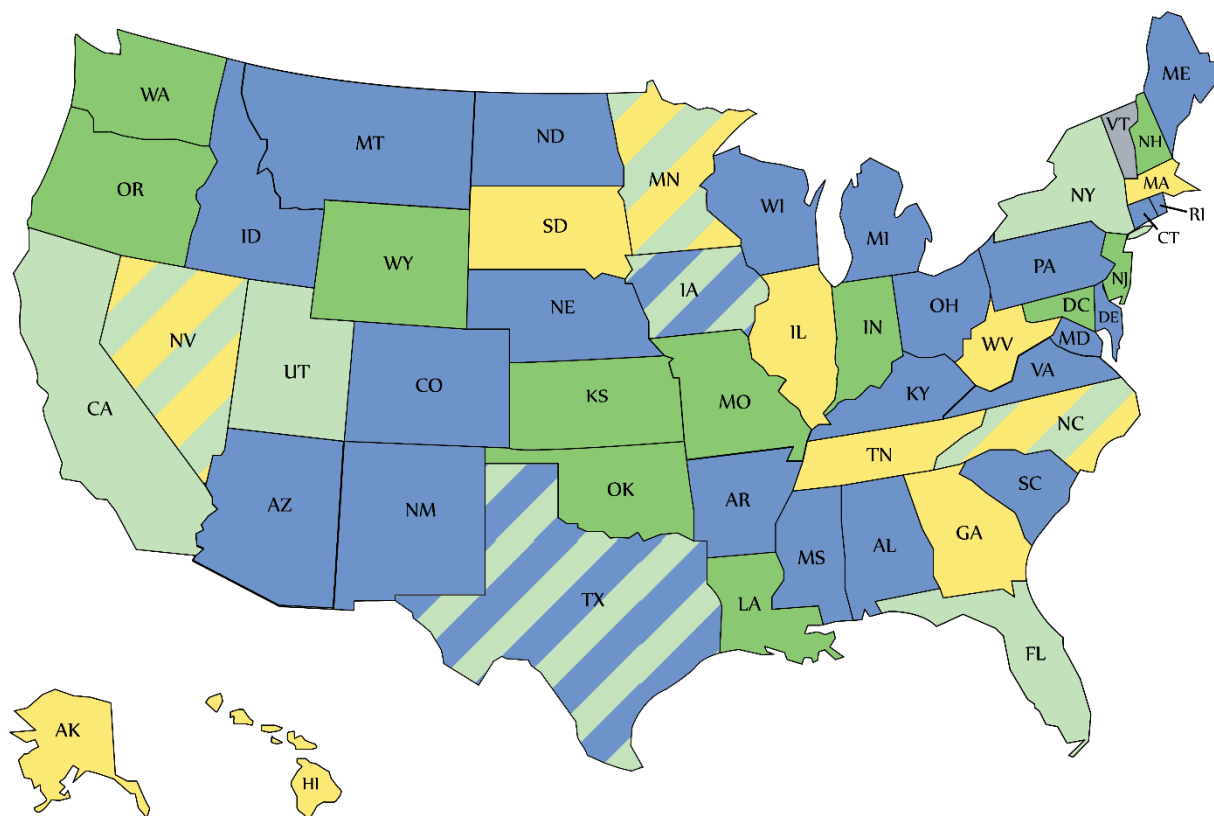
4) On the left you will see the links to the training that is needed.

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, there is a vertical list of links: 'MassMutual Annuity Product Training Suite', 'NAIC Annuity Suitability Training', 'Resource Center', and 'Upload Training Certificate'. These links are enclosed in a black circle. 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 AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation, 4-Hour Annuity Training and/or the revised regulation, Best Interest Standard (BIS). For states that have implemented the Best Interest Standard, all licensed producers are required to take either a 1-hour supplementary training or a new 4-hour training that includes the Best Interest Standard.

Training must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your training certificate to ECA Marketing ([licensing@ecamarketing.com](mailto:licensing@ecamarketing.com)). For further information, refer to the tables on the following page or contact your licensing representative.



<span style="color: green;">■</span> Mandatory NAIC	<span style="color: blue;">■</span> Mandatory BIS
<span style="color: lightgreen;">■</span> Mandatory Annuity Training – Requirement Varies	<span style="color: yellow;">■</span> Pending BIS
<span style="color: grey;">■</span> No Requirements	

## Mandatory Annuity Training - Requirement Varies:

Interpretation of the state ruling can vary by insurer

<b>CALIFORNIA</b>	Resident and non-resident agents soliciting annuities in CA must complete an initial 8-hour CA state specific course along with 4-hour refresher course every two years prior to license renewal. CA does not allow reciprocity for the annuity training between states.
<b>FLORIDA</b>	Resident and non-resident agents are not required to take any version of the 4-Hour NAIC Annuity Training to sell annuities in FL. The 5-hour "Law and Ethics Update" course covers the senior suitability requirement. FL resident agents soliciting cross border sales will be required to take a one-time 4-hour annuity training course in states that have implemented the NAIC guidelines.
<b>IOWA</b>	In addition to the 4-Hour NAIC Annuity and BIS courses, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products.
<b>MINNESOTA</b>	The state of MN is requiring an additional course topic that is not covered in NAIC Model Reg #275. Resident and non-resident producers must take a 1 or 4-hour course that specifically includes "the recognition of indicators that a prospective insured may lack the short-term memory or judgment to knowingly purchase an insurance product". The MN course is titled "Best Interest Standards of Conduct for Annuity Sales". Reciprocity amongst other states will be allowed, provided the course includes additional course topic.
<b>NEVADA</b>	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
<b>NEW YORK</b>	Effective 8/1/19 for Annuities and 2/1/20 for Life, NY has amended Regulation 187 (Suitability and Best Interests) to include agent training. NY has not instituted an hourly CE requirement; however, resident and non-resident agents are required by the insurer to take an undefined hourly vendor training specific to "Suitability & Best Practices in Life Insurance & Annuity Transactions" prior to soliciting new business or servicing in-force policies originally issued in NY. Training taken for the state of NY is specific to the state of NY, reciprocity is not allowed.
<b>N. CAROLINA</b>	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
<b>TEXAS</b>	Resident and non-resident agents must complete a one-time 4-hour annuity CE course. In addition, resident agents must take 8 hours of ongoing CE specifically relating to annuities each license period. Licensees that are exempt from CE are not exempt from the initial 4-hour annuity training or Best Interest Standard. Exemptions apply to the ongoing 8 hours of CE required each license period. TX will accept most annuity courses taken in other states.
<b>UTAH</b>	No specific hourly requirements have been implemented. Solicitation of annuity products in the state of UT will not be allowed until the agent has taken a product specific training provided by the insurer.

## Mandatory - Best Interest Standard:

EXISTING PRODUCERS have the option to complete either a new 4-hour training that includes BIS or a 1-hour supplementary training specific to BIS. Most states allow EXISTING PRODUCERS a 6-month grace period for completion - *grace period allowance can vary by insurer*. The 1-hour course will no longer be available after the EXISTING PRODUCER release date. NEW PRODUCERS must complete a full 4-hour training that includes BIS.

STATE	NEW PRODUCERS	EXISTING PRODUCERS	STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALABAMA	1/1/2022	6/30/2022	MISSISSIPPI	1/1/2022	6/30/2022
ARIZONA	1/1/2021	6/30/2021	MONTANA	10/1/2021	4/1/2022
ARKANSAS	1/1/2022	1/1/2022	NEBRASKA	7/1/2021	12/31/2021
COLORADO	11/1/2022	5/1/2023	NEW MEXICO	10/1/2022	4/1/2023
CONNECTICUT	3/1/2022	9/1/2022	NORTH DAKOTA	1/1/2022	6/30/2022
DELAWARE	8/1/2021	2/1/2022	OHIO	2/14/2021	8/14/2021
IDAHO	7/1/2021	2/1/2022	PENNSYLVANIA	6/22/2022	12/22/2022
IOWA	1/1/2021	7/1/2021	RHODE ISLAND	4/1/2021	10/1/2021
KENTUCKY	1/1/2022	6/30/2022	SOUTH CAROLINA	11/27/2022	5/27/23
MARYLAND	10/8/2022	4/8/2023	TEXAS	1/1/2022	1/1/2022
MAINE	1/1/2022	7/1/2022	VIRGINIA	9/1/2021	3/1/2022
MICHIGAN	6/29/2021	12/29/2021	WISCONSIN	10/1/2022	4/1/2023

## Pending – Best Interest Standard:

STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALASKA	TBD – Pending Legislation	TBD – Pending Legislation
GEORGIA	TBD – Pending Legislation	TBD – Pending Legislation
HAWAII	1/1/2023	7/1/2023
ILLINOIS	TBD – Pending Legislation	TBD – Pending Legislation
MASSACHUSETTS	TBD – Pending Legislation	TBD – Pending Legislation
MINNESOTA	1/1/2023	6/30/2023
NEVADA	TBD – Pending Legislation	TBD – Pending Legislation
NORTH CAROLINA	TBD – Pending Legislation	TBD – Pending Legislation
SOUTH DAKOTA	1/1/2023	7/1/2023
TENNESSEE	TBD – Pending Legislation	TBD – Pending Legislation
WEST VIRGINIA	TBD – Pending Legislation	TBD – Pending Legislation