



2024 Accomplishments

MMSD Life & Disability Income Insurance

Our team at MassMutual Strategic Distributors (MMSD) has worked diligently throughout the year to provide exceptional service to you. As we reflect on our Life and Disability Income Insurance (DI) accomplishments, we reaffirm our ongoing commitment to building our business to help grow yours.

Life Underwriting

- Announced new Corporate Chief Underwriter
- Exam Substitute Program launched for policies with \$3 million to \$20 million face amount
- Added three new Platinum Pass carriers: Lincoln, Securian, and Thrivent
- Launched MiB eValuate
- Increased income replacement multiples to industry leading levels
- Continued expansion and utilization of electronic health data
- Launched monthly webinar series — *Underwriting Uncovered: Navigating Impairments*

DI Underwriting

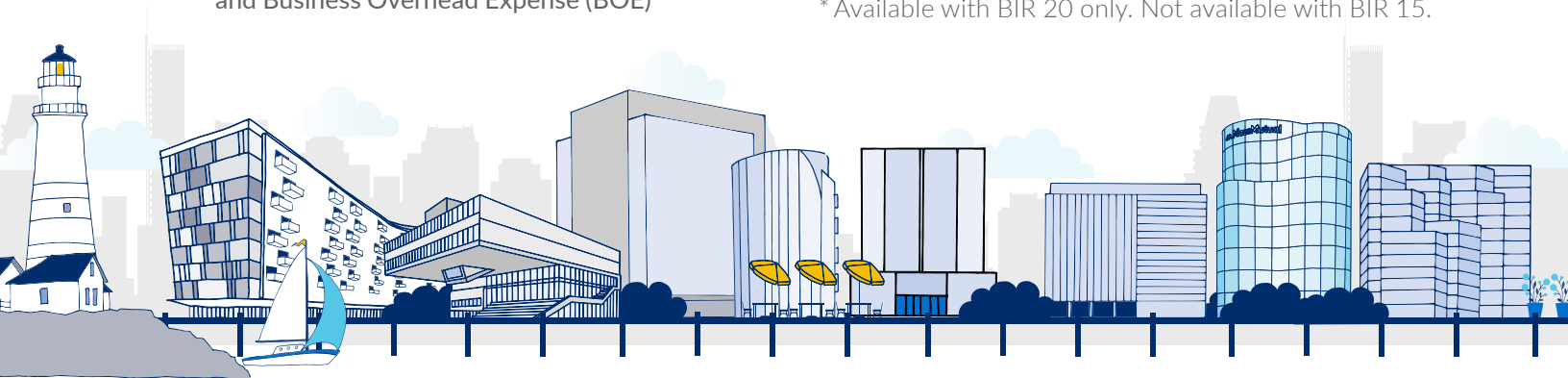
- Elimination of State Cash Sickness Benefits offset
- Business owner and executive DI underwriting upgrades and 1099 contractor enhancements
- Increased Express DI limits on Radius Choice® and Business Overhead Expense (BOE)

- Expanded proof of income options for the Additional Benefit Option (ABO) of Radius Choice Benefit Increase Rider (BIR).*
- Increased inclusion of Restricted Stock Units
- Expanded eligibility for discounts through our GIN program

New Business

- Expanded self-service tools added to the MMSD Portal: Life and DI New Business applications, job aids, and reference materials
- Launched Workbench, our case management tool for BGAs to interactively manage cases via the MMSD Portal
- Introduced *New Business Account Manager*, a single point of contact for all New Business questions and information
- Leveraged NAILBA's *Case Manager Certification* for MMSD
- Digital Resource guides available for Life and DI iGO submissions

* Available with BIR 20 only. Not available with BIR 15.



Product

- Apex VUL launched in non-New York company (49 states) and New York company (1 state)
- 8 Pay Whole Life launched
- Improved pricing on CareChoice One Single Pay

Advanced Sales

- Launched Proactive Planning Review
- Enhanced Premium Financing and informal guaranteed issue/simplified issue (GI/SI) program processes
- Developed supporting materials for Foreign National Program
- Created post-*Connelly v. Supreme Court* ruling materials
- Ongoing launch of modules within Simplify, our case design tool

Marketing

- Launched *MMSD Life & DI Quick Connect* video series for Life, DI, and Sales Enablement
- Ongoing Thought Leadership promotion through digital media interviews, podcasts, and articles
- Email and social media campaign deployment to support various initiatives year-round

Client Services

- Developed and launched reporting by BGA for in-force increase opportunities, Future Insurability Option Rider (FIO), and Benefit Increase Rider (BIR) on DI policies.

- Developed and launched a pilot program for Conservation Reports at the BGA level for all MMSD Life and DI policies
- 4000+ customer interactions focused on improving customer experience through proactive service and high-touch handling of post issue service escalations

Technology/Capabilities

- Ability for non-contracted producers to submit cases on iGO concurrently while being contracted with MMSD
- Paperclip Launch — functionality enhancement from Pilot to process paperwork faster for BGAs via a Secure File Transfer Protocol (SFTP) Setup
- Ability to send Compensation Vouchers via SFTP to BGAs
- Life products available on Affirm platform for retail firm users
- Improvements to Positions and Values feed for in-force data to NIC subscribers and DTCC members
- BGA Life and DI back-office role access to MMSD Portal
- Producer Ready-to-Sell Check for use by BGA back office and case managers

For more information, please contact your **life and disability income insurance Managing Director and Internal Wholesaler**, or call the MMSD Sales Desk at **1-800-601-9983**. Visit our MMSD Digital Hub at www.mmsd.MassMutual.com.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

To offer or sell MassMutual and subsidiary company variable products, producers must be a registered representative of MML Investors Services, LLC (MMLIS), Member SIPC® (www.SIPC.org), or of a broker-dealer that has a selling agreement with MML Strategic Distributors, LLC (MSD). MMLIS and MSD are subsidiaries of Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, Members FINRA (www.FINRA.org).

The products and/or certain features may not be available in all states. State variations will apply.

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Life insurance products issued by Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company (C. M. Life) and MML Bay State Life Insurance Company (MML Bay State), Springfield, MA 01111-0001. C.M. Life and MML Bay State are non-admitted in New York.

