

# MassMutual University

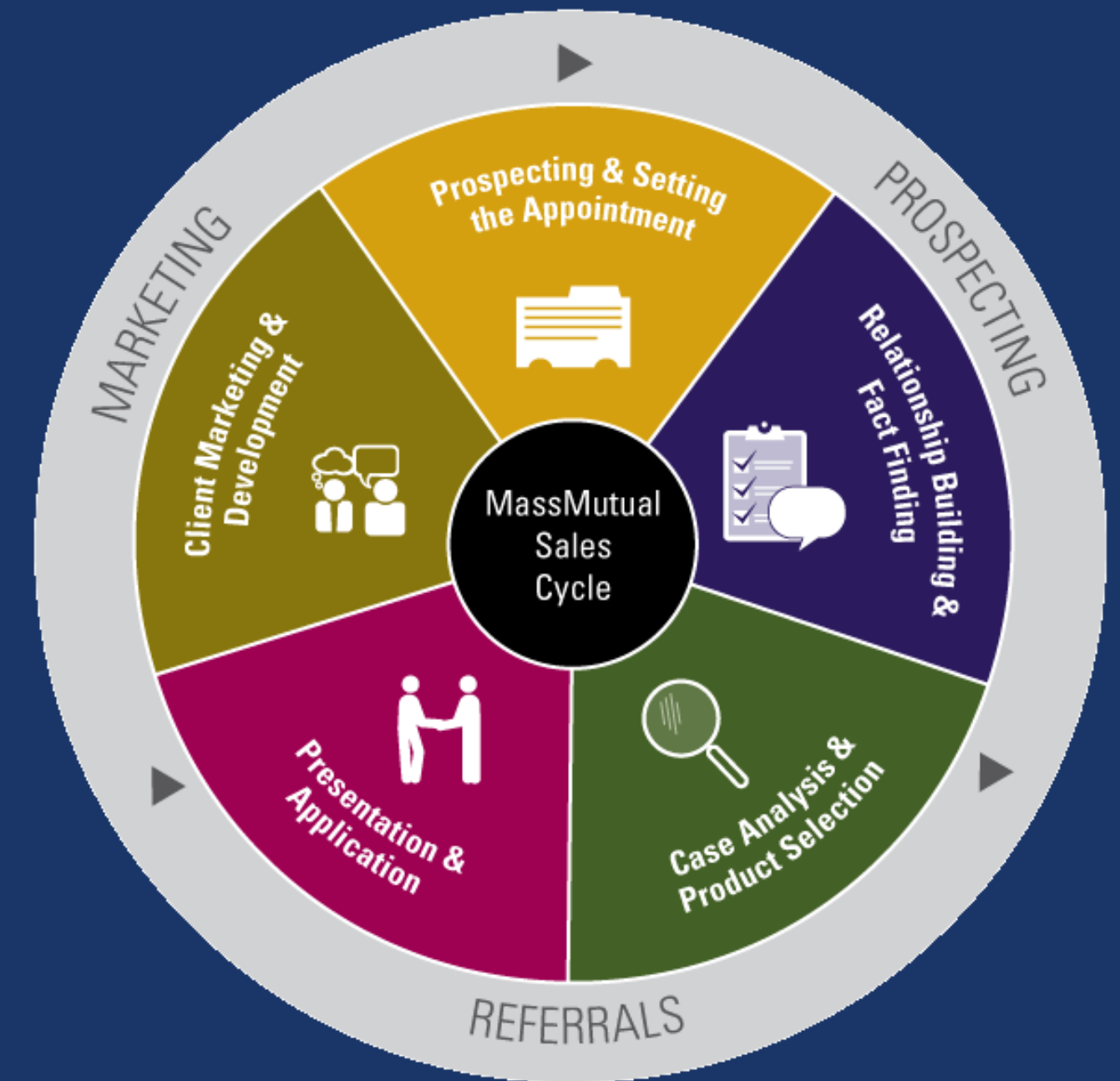
*“A commitment to your long-term development”*

MassMutual University is a 3-year intensive training program that focuses on our Sales Cycle and the many ways in which we provide professional guidance to our clients throughout the entirety of the process.

This cycle consists of five steps that begin with prospecting and evolve into maintaining long-term client relationships. Our process is ongoing, allowing you to continuously revisit each step as you nurture and grow your client relationships over time.

1. Prospecting/Setting the Appointment
  - Identify and approach new prospects to discuss your business. This initial contact aims to secure face-to-face meetings, laying the foundation for building your practice.
2. Relationship Building/Fact Finding
  - Engage the prospect during your first face-to-face meeting, where you start building a relationship, identify client concerns and goals, and gather detailed information about their current financial situation.
3. Case Analysis & Product Selection
  - Review and organize all gathered information, including the client's feelings that influence facts. Compare the client's current financial situation with their goals and determine appropriate recommendations.
4. Presentation & Application
  - Present the financial analysis to the client, summarize unmet needs and provide recommendations. Clearly demonstrate how these strategies meet the client's needs and help lead them to take action.
5. Client Marketing & Development
  - Maintain ongoing communication with clients through annual reviews, upselling, cross-selling, and addressing additional needs.

Through MassMutual's industry leading training program, you will be equipped with all the knowledge and skills necessary to deliver an exceptional level of support and financial guidance to the client's you serve.



**PTAS Hire**  
**You Are Here**

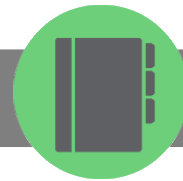


**Consumer Attraction**

Start Analyzing your  
Digital Footprint



**Consumer Sourcing**  
Complete **Project 200**  
Export file for MOD & SalesCentral



**Consumer Marketing**  
Order New Agent  
Marketing Package on MOD



**\$208 subsidy**  
for New Agent Marketing  
Package triggered

Set up **Social Networking**  
business pages  
Enroll in Hearsay Social



Make **follow-up** phone calls  
to RMS List  
See MOD "My Lists" for  
contact sheet with dates



**\$428 Subsidy**  
for Multi-Touch Prospecting  
Package triggered after  
NAMP order



Continue **weekly name  
sourcing** efforts  
Gather 10-30 new, warm  
names per week



**Consumer Management**  
Add consumers and  
manage follow up dates in  
**SalesCentral**



Enroll new, warm consumers  
into **Multi-Touch** to  
nurture those relationships  
Target 10-30 new names per week



Connect with new contacts  
on **Social Networking**  
\*Must be enrolled in Hearsay Social

**New Agent Roadmap to  
Consumer Attraction, Sourcing,  
Marketing and Management**



# New Advisor Orientation

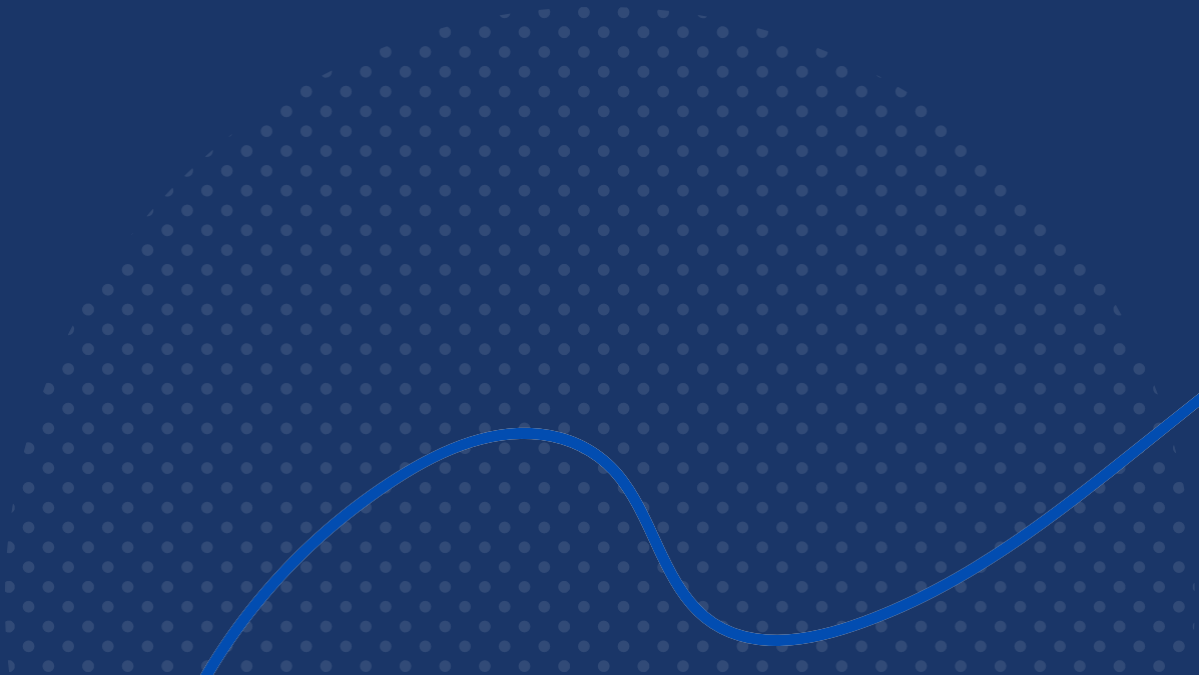
You will embark on your journey with our New Advisor Orientation, a 4-week series integrated into your 52-hour license studies. This comprehensive program provides a high-level overview of diverse marketing and planning strategies, insight into our client engagement process, and a thorough review of your compensation and benefits. Here you will gain some of the essentials to building a successful practice and ensure you're well equipped to begin making an impact within your community.




# Rising Leaders Academy

After successfully passing your state insurance exam and receiving your Contract B approval, you will have the opportunity to participate in our Rising Leaders Academy. This intensive week-long boot camp is designed to equip you with the fundamental elements of our sales process. You will gain a deep understanding of the key financial stages that individuals experience over their lifetimes and learn how to effectively guide clients through each stage. Our comprehensive training covers the tools necessary to help clients achieve their financial goals, from early career planning to retirement and beyond. At the conclusion of Academy, you will be well on your way to providing exceptional guidance and support, setting the stage for a successful and impactful career in the financial services industry.

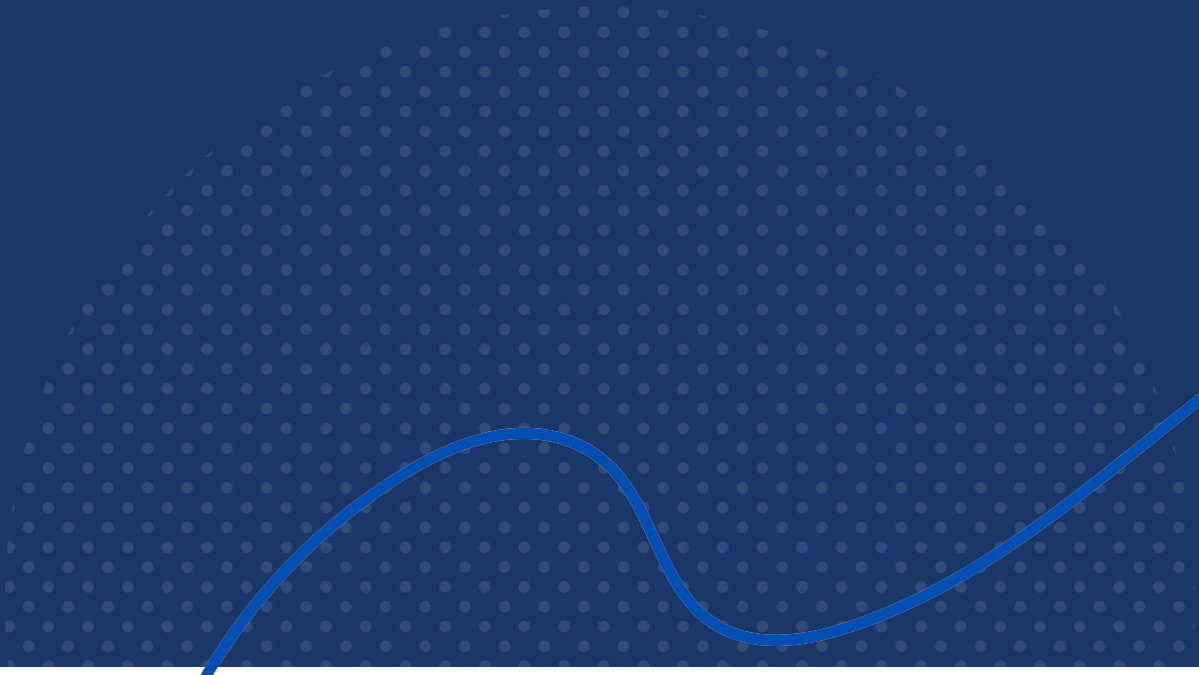
# Monday Mastery: Prospecting, Appointment Setting & Nurturing Relationships

- Learning effective techniques to identify and approach new prospects.
  - Developing strategies to secure face-to-face meetings and build your client base.
  - Advanced prospecting strategies that leverage social media and digital tools.
  - Mastery of phoning skills and networking techniques to expand your reach.
  - Learning to use workshops, seminars, and webinars to expand your impact in the community.
  - Establishing and nurturing relationships with centers of influence for referrals and introductions.
  - Learning best practices for following up with prospects to maintain engagement.
  - Leveraging CRM tools to track interactions, follow-ups, and ongoing opportunities.
  - The ART of client appreciation through personalized gestures and communication.
  - Rewarding long-term clients and encouraging referrals.
  - Developing a systematic approach to follow-up communications with existing clients to identify new opportunities.
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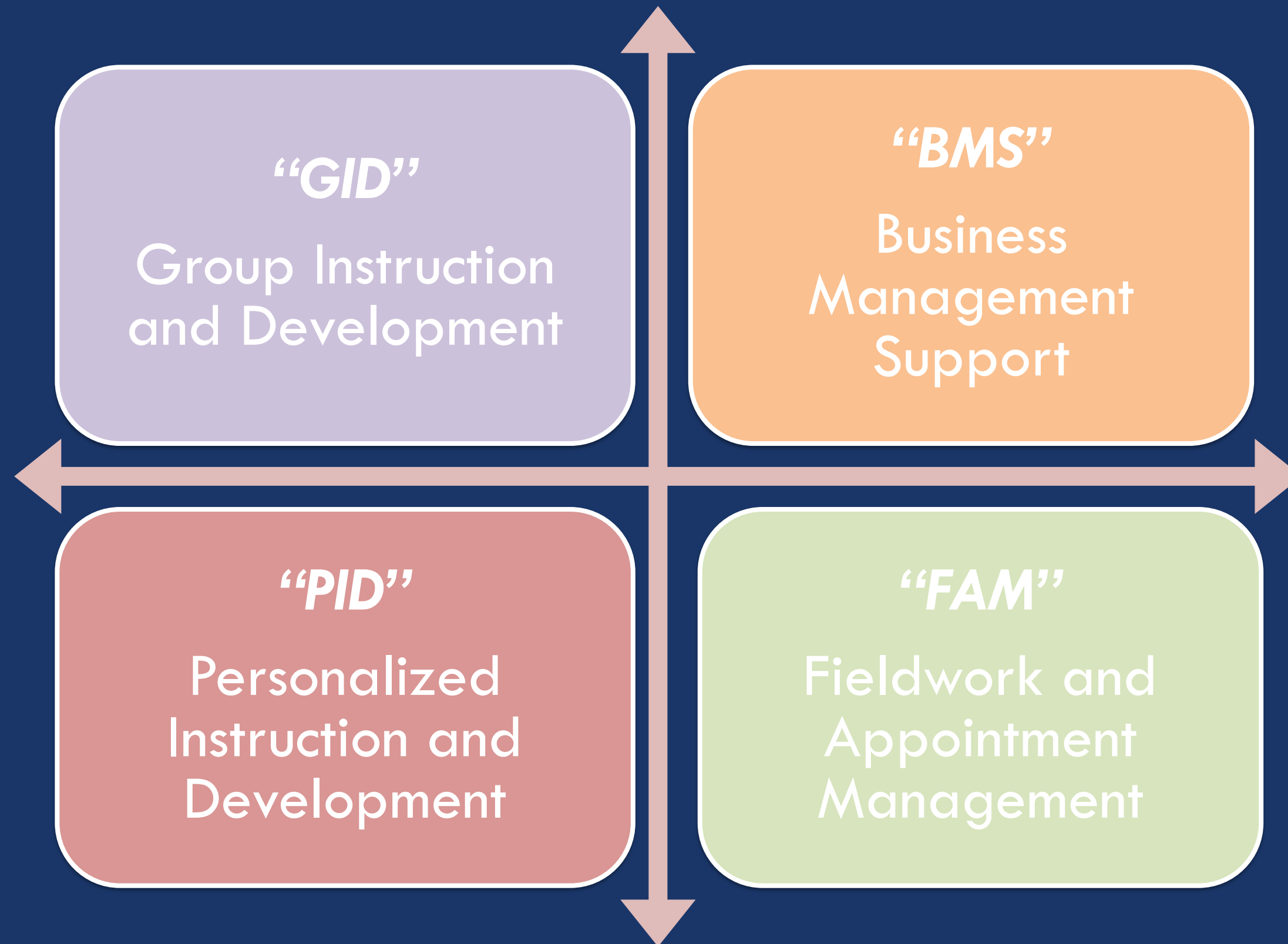
# Whiteboard Wednesday: Relationship Building, Fact-Finding, & Next Steps

- Techniques for making a strong first impression.
  - Establishing trust and rapport during initial meetings.
  - Learning how to listen effectively to understand client needs.
  - Practicing techniques for showing empathy and building rapport.
  - Detailed methodologies for gathering all necessary financial information.
  - Learning to leverage open-ended questions to get a deeper perspective into your client's goals and concerns.
  - Exploring the psychological factors that influence client decisions.
  - Learning to identify and address underlying client motivations.
  - Improving verbal and non-verbal communication with clients.
  - Understanding and leveraging emotional intelligence in client meetings.
  - Recognizing and responding to client emotions appropriately.
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# Friday Fundamentals: Case Analysis, Product Selection, & Presenting the Solution

- Dive deep into analyzing client financial statements and supporting documents.
  - Utilizing advanced software for financial modeling and projections.
  - Learn to combine various financial products into a cohesive plan.
  - Identifying and mitigating potential risks in client portfolios.
  - Addressing succession planning, employee benefits, and business continuity for business owners.
  - Develop strategies to minimize tax liabilities for clients.
  - Mastering the basics of estate planning and its importance in advanced case design.
  - Understanding the role of trusts, wills, and other legal documents.
  - Perfecting your skills to clearly communicate financial analyses and recommendations.
  - Developing detailed strategies that lead clients to take action.
  - Tailoring your approach to meet the unique needs of each client.
  - Collecting and analyzing client feedback to improve your services.
  - Developing a systematic approach to follow-up communications with existing clients to identify new opportunities.
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## Your Core 4 to ongoing development



*“GID”*

# Group Instruction & Development

GID (Group Instruction & Development) offers structured classroom sessions focusing on MassMutual’s 5 key sales stages: prospecting, relationship building, case analysis, presentation, and ongoing client development. These sessions will provide ongoing training and development support to enhance your overall knowledge and skills, ensuring your ability to deliver tailored solutions that will drive your long-term client relationships.



*“BMS”*

# Business Management Support

BMS (Business Management Support) provides personalized guidance in goal setting, activity management, and growing your financial practice. It offers tailored support to enhance your effectiveness, manage activities efficiently, and develop strategies for expanding your client base and ultimately achieving your long-term vision.



*“PID”*

# Personalized Instruction & Development

PID (Personalized Instruction & Development) fosters 1:1 sessions between yourself and members of Management and Leadership for specialized product training, skill enhancement, and ongoing knowledge updates. These personalized sessions will ensure tailored guidance to refine your expertise, optimize client interactions, and stay abreast of industry advancements.



***“FAM”***

# Fieldwork & Appointment Management

FAM (Fieldwork and Appointment Management) ensures continuous support and development during client meetings and prospecting activities. Our Leadership Team will guide you in refining client engagement strategies, enhancing prospecting techniques, and maintaining ongoing service excellence. FAM fosters a dynamic environment where you receive ongoing mentorship as you continue to build and grow your financial practice.

