GOLDEN SUMMIT

WEALTH & INSURANCE SOLUTIONS

a MassMutual firm

NEW ADVISOR SUCCESS CHECKLIST

YOUR 30-DAY ROADMAP TO BUILDING MOMENTUM. CREATING IMPACT. ACHIEVING RESULTS.

FOCUSED ACTION
Step-by-step tasks to set your foundation and build the right habits early.

PROVEN STRATEGY
A clear weekly roadmap designed to create momentum and drive measurable results.

SKILL DEVELOPMENT
Certification milestones and skill practice to grow your confidence and expertise.

ACCOUNTABILITY & GROWTH
Track your progress, celebrate wins, learn from opportunities, and stay accountable every week.

YOU DON'T HAVE TO DO IT ALONE. WORK CLOSELY WITH YOUR MANAGEMENT TEAM

We are here to guide you, support you, and help you achieve your goals. **ASK QUESTIONS. SEEK FEEDBACK. STAY CONNECTED.**

Welcome & How to Use This Success Checklist

Welcome to the next chapter of your career. This New Advisor Success Checklist has been designed to help you build the right habits, complete the right priorities, and create meaningful momentum during your first 30 days with the firm. Success in this business rarely comes from one big moment—it is created through consistent execution of the fundamentals: proper setup, professional positioning, skill development, prospecting activity, coaching, and accountability. This guide is intended to keep you focused on the actions that matter most early on.

Think of this checklist as your personal roadmap. It outlines the key steps to establish your business foundation, sharpen your message, grow your pipeline, and begin developing the disciplines required for long-term success. Each week builds upon the previous one, helping you move from setup and orientation into momentum, mastery, and production-focused growth. When followed with urgency and consistency, this process can dramatically shorten the learning curve for new advisors.
This document should be treated as a working tool, not a one-time handout. Review it weekly, track your progress honestly, complete items in real time, and use the scorecards to measure activity and identify gaps. The advisors who win early are typically the ones who stay organized, coachable, proactive, and accountable to measurable activity. Progress creates confidence—and confidence creates growth.

Most importantly, do not go through this process alone. Work closely with your Sales Manager, mentors, and leadership team throughout each phase of this checklist. Ask questions early, seek feedback often, and communicate where you need support. Our management team is here to help you avoid unnecessary mistakes, accelerate development, and maximize your opportunity. The most successful new advisors are not those who know everything—they are the ones who stay connected, stay coachable, and stay in motion.

Commit to this process. Trust the fundamentals. Execute with energy. Your future practice is being built by what you do starting now.

*If you would like to sign **up for a FINRA exam study course, please reach out to Lindsey Hammer at lhammer@financialguide.com**

***Please note that you should never use your personal email address for business**

***INTERNAL USE ONLY**

WEEK 1: FOUNDATION

Setup Basics

	Completed	Date
Create MassMutual email signature	☐	
Have your professional headshot taken	☐	
Complete recommended training, New Business training and A360 training	☐	
Set up a backup text message code	☐	
Work with the tech team to have all electronic, business devices encrypted. Email tech team at help@gsw.freshdesk.com	☐	
Reach out to one of our Agency Supervisory Officers (Jill Raymond or Holly Thompson) for your introduction to compliance	☐	

Strategy & Prospecting

Begin 12-Week Business Plan	☐
Initiate Project 300 Prospecting System (50+ names)	☐
Start Daily Outreach (5-10 contacts/day)	☐
Certification #1: UVP | Modern Elevator Talk	☐

Weekly Scorecard

KPI Category	Weekly Goal	Actual	Notes
New Names Added			
Outreach Attempts			
Meaningful Conversations			
First Appointments Booked			
First Appointments Held			
Skill Practice Sessions			

Wins This Week:

Biggest Opportunity:

Next Week Focus:

WEEK 2: MOMENTUM

Setup Basics

	Completed	Date
Create an Ideal Client Profile Sheet	☐	
Complete MM.com profile. *Email profile link to Alyssa Pointkowski at* apointkowski@finacialguide.com	☐	
Add the link for MM.com profile to email signature	☐	
Create Agent Introduction Brochure. First 100 FREE, any additional orders will be covered by Marketing Co-Op Program	☐	

Strategy & Prospecting

Refine Your Ideal Client Profile (ICP)	☐
Expand Project 300 to 100+ Contacts	☐
Continue Daily Outreach (5-10 contacts/day)	☐
Certification #2: Phoning & Appointment Setting	☐

Weekly Scorecard

KPI Category	Weekly Goal	Actual	Notes
New Names Added			
Outreach Attempts			
Meaningful Conversations			
First Appointments Booked			
First Appointments Held			
Skill Practice Sessions			

Wins This Week:

Biggest Opportunity:

Next Week Focus:

WEEK 3: MASTERY

Setup Basics

	Completed	Date
Establish your social media presence. Create LinkedIn page, a Twitter account, & Facebook business page	☐	
Set up Hearsay Social profile and connect all social media pages to Hearsay Social	☐	
Start scheduling posts through Hearsay Social	☐	

Strategy & Prospecting

Expand Project 300 to 200+ Contacts	☐
Continue Daily Outreach (5-10 contacts/day)	☐
Certification #3: Value Proposition in 1st Appointment	☐

Weekly Scorecard

KPI Category	Weekly Goal	Actual	Notes
New Names Added			
Outreach Attempts			
Meaningful Conversations			
First Appointments Booked			
First Appointments Held			
Skill Practice Sessions			

Wins This Week:

Biggest Opportunity:

Next Week Focus:

WEEK 4: MULTIPLY

Setup Basics

	Completed	Date
Setup LinkedIn Navigator to begin social prospecting efforts – set up demonstration here	☐	
Begin researching local BNI or LeTip groups in your area to expand your networking capability	☐	
Schedule time with your New Business Coordinator to learn more about application processing, underwriting & ongoing support	☐	

Strategy & Prospecting

Expand Project 300 to 300+ Contacts	☐
Continue Daily Outreach (5-10 contacts/day)	☐
Certification #4: Referrals & Personal Introductions	☐

Weekly Scorecard

KPI Category	Weekly Goal	Actual	Notes
New Names Added			
Outreach Attempts			
Meaningful Conversations			
First Appointments Booked			
First Appointments Held			
Skill Practice Sessions			

Wins This Week:

Biggest Opportunity:

Next Week Focus:

Advisor Signature

Sales Manager Signature

Reset Form Print Form

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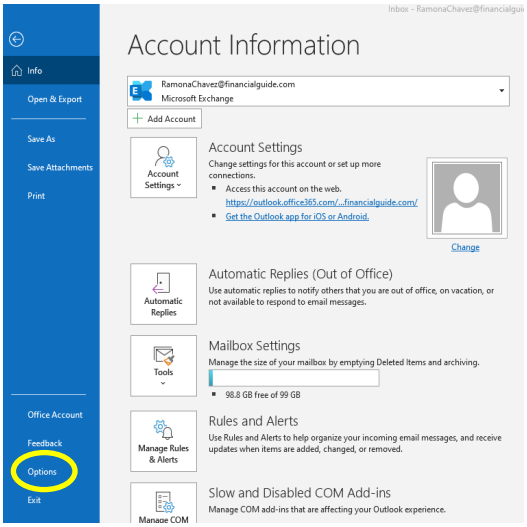
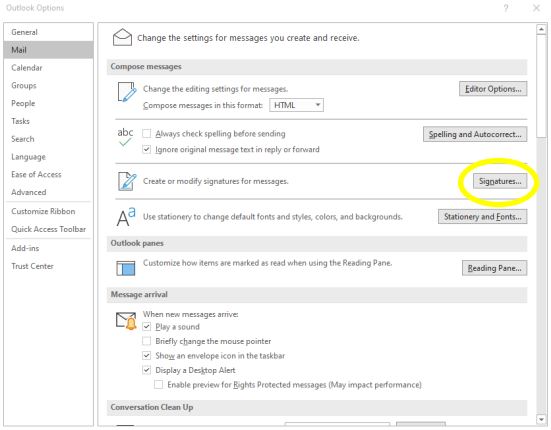
Create an Email Signature

Instructions

- Open your Outlook, click File > Options
- Click Mail > Signatures.
- Click New to create a new signature. Copy the template below and update applicable fields with your information.
  Only display titles from the Title Companion Guide on FieldNet and permitted based on your licensing and registration credentials.
- Please reach out to **Alyssa Piontkowski** with any questions and let her know once your signature has been set up.
  Here is her contact info:
  apiontkowski@financialguide.com
  916-878-3314





(Sign off),

Full Name
Approved Title(s), Designation(s)
CA Insurance License Number: XXXXXXX

Text or Call – Insert Global Relay/A360#
Calls Only # - Insert Office# and or/Personal Cell

Golden Summit Wealth & Insurance Solutions
6701 Koll Center Parkway Suite 140 Pleasanton, CA 94566
GoldenSummitWealth.com | Facebook | LinkedIn

I'd love to connect. Here's my calendar link to make finding time easy.

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Compliance Guidelines:

Email address: If you are either a Registered Representative or an Associated Person of MMLIS, you must use your Designated Email Address (financialguide.com) when corresponding about Company business and other securities-related activities (e.g., independent registered investment adviser business).

California and Arkansas Licensees: Business Cards/Stationery: Producers in California and Arkansas must include their insurance license number on their business cards and number." Please note the word "insurance" must be written out in its entirety. Email Signature: Producers licensed in California must include their California insurance license number in their email signature.

Awards/Rankings/Ratings: Only display awards/rankings/ratings contained on the approved awards/rankings/ratings list on FieldNet. Additionally, certain awards/rankings/ratings are only permitted if disclosure obligations are met. This requirement applies to any mention (or inclusion of a badge/logo) of the award/ranking/rating on an email signature. This information is contained in the awards/rankings/ratings list noted above.

Membership Programs: If you include a logo for a membership program such as MDRT, it is up to the producer to only utilize business cards/stationery/email signatures containing these logos if the membership is current and active. Otherwise, updates are required.

Location: Registered representatives must include their registered office location on any business cards, letterhead and any other written or electronic material they use for Company securities-related business where including an address is appropriate or required.

Disclosure: For communications about Non-Proprietary Variable Products sold through MML Insurance Agency, Inc., use MMLIS stationery, or DBA/name-only stationery with MMLIS disclosure that has been approved by Communications Compliance.

Headshot Guidelines

For use in the Communications Directory, Joint Bio, MassMutual Profile, Social Media and the Agency for Recognition

Headshot Image Acknowledgement

A headshot photo is a very important component of an individual's brand. Below are guidelines that will help you determine the criteria for an acceptable professional headshot photo. Note that the guidelines below are strictly enforced for the digital programs MassMutual manages. Photos that do not meet the proper criteria below willbe rejected.

Headshot Guidelines

Before uploading a headshot for an online profile, please make sure it follows the specifications below:

- You must be the only person in the photo - no group shots or family photos.
- Avoid cropped out objects or people.
- Head and shoulders must be included in the photo as the center focus.
- Avoid full body shots, face close ups.
- Avoid off-center photos (ex. a leaning pose, etc.).
- Must wear appropriate business attire. Wear attire that would be appropriate for afirst meeting with a prospect/client.
- Avoid loud/multi-patterned clothing; we suggest solid colors.
- All image files must be in one of these formats: .jpg, .png, .tif, or .gif.
- Headshot Minimum Size: 250 pixels x 250 pixels
- Headshots should be square in shape - same width and height.
- Be sure to follow photo size specifications as they may vary by system (i.e., Website,Facebook, LinkedIn, Brochure, etc.).
- High Resolution Quality: minimum of 500KB or 100 dpi
- Please do not upload pixelated, distorted or unclear photos.
- Avoid using filter tools - similar to Instagram and other applications.
- Background: Use solid/ simple backgrounds and avoid event photos.
- Lighting: Make sure your picture is not distorted by excessive light or lack of lighting.
- Props: Avoid using objects as props (i.e. holding phones, reading books, wearingsunglasses).
- SMILE!!!

Please send a copy of your headshot to Alyssa Piontkowski at apiontkowski@financialguide.com

and reach out to her with any questions.

Examples of acceptable headshots:

Important Courses & Continuing Education

New Producer Training

(Questions on these trainings can be referred to Lindsey Hammer at lhammer@financialguide.com)

OKTA > Select the MassMutual University tile > My Required Learning

1. **OPER193e1_R1**: New Producer Compliance Orientation: Compliance Considerations (Part 1 of 3)
2. **OPER193e2_R1**: New Producer Compliance Orientation: Marketing Considerations (Part 2 of 3)
3. **OPER193e3_R1**: New Producer Compliance Orientation: Conducting Business (Part 3 of 3)

Annuity Training

(Questions on these trainings can be referred to Lindsey Hammer at lhammer@financialguide.com)

(Must be life CA insurance licensed before you are able to complete these courses)

Agents selling annuity products must complete the appropriate training for the product they are selling:

1. MassMutual RetireEase Single Premium Fixed Immediate Annuity
2. MassMutual Stable Voyage (New York only)
3. MassMutual RetireEase Choice 2 Flexible Premium Deferred Fixed Annuity
4. MassMutual Premiere Voyage Fixed Deferred Annuity

Go to Annuity University to complete these trainings

Variable Annuity Training (only complete if a registered rep):

5. MassMutual Transitions Select II SM Flexible Premium Deferred Variable Annuity
6. MassMutual Capital Vantage SM Flexible Premium Deferred Variable Annuity
7. MassMutual Envision 2025
8. Envision Supplemental 2025

Go to Annuity University to complete these trainings

MassMutual Ascend Annuity Trainings:

*American Legend 7 *FIA Rider Overview
*Secure Gain Series – 3,5, and 7 (one course)
*American Landmark Series – 3 and 5 (one course)

Click Here to complete these trainings

Variable Annuity Training (only complete if a registered rep):

*Index Summit 6 Pro *Index Achiever Advisory

Click Here to complete these trainings

RILA (course MML764e1_28) Training is done through MMLIS Distance Learning

Additional Registered Rep Training:

1. MMLIS Distance Learning and click Course Catalog.
2. Scroll to MMILIS products Required Prior to Solicitation and do the trainings for any products you want to use
3. Complete the MMLIS WMS programs required training modules prior to sale
4. Complete the MMLIS/WMS *recommended* training prior to sale and any you think would assist

Please reach out to Jim Willson (Annuity Specialist) at jwillson@financialguide.com or Jesse Johannesen (Investment specialist) at jjohannesen@financialguide.com if you have any questions.

CA Insurance Continuing Education

(Questions on these trainings can be referred to Lindsey Hammer at lhammer@financialguide.com)

https://www.webce.com/massmutual

1. **8 Hours CA Long Term Care CE**
   (Agent year 1-4 due every 12 months; agent year 4+ due every 24 months)

   The LTC CE requirements are based on the number of years that you've held your CA insurance license. Ifyou've been licensed ***less than 4 years,*** you are required to complete ***8 hours of LTC continuing education every year for the first 4 years***, without duplicating courses within the same 2-year licenseterm. If you've been licensed in CA for ***more than 4 years***, then you must complete 8 hours of LTC
   continuing education every 2 years. All agents that sell LTC products, who are exempt from continuing education requirements (non-residents or California Insurance Code Sections 1749.3 and 10234.93), must complete an LTC course once during each 2-year license term.

2. **2025 8 Hours CA Annuity CE**
   (Very first completion of Annuity CE requires 8 hours, each renewal thereafter only 4 hours. You must complete the 2025 course)

   Life-only agents must complete an initial **2025 *eight-hour*** specifically designated Annuity training courseprior to soliciting individual consumers; thereafter, complete ***the 2025 four-hour*** specifically designated Annuity training course every two-year license term.

New Business Training

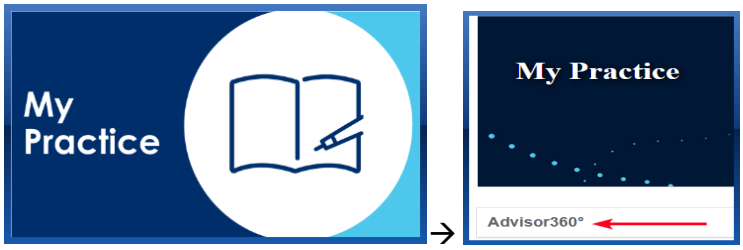
(Questions on this training can be referred to your assigned New Business Coordinator)

Click here to begin: EZ-App

Once you have completed the EZ-App Tour, schedule an appointment with your New Business Coordinator to help review the process and provide helpful hints for a smooth underwriting experience.

Advisor360 Training

Check out these Getting Started videos: https://www.advisor360.com/massmutual_advisorhub
Compass > Training > MassMutual University > select Launch MMU > click the "My Practice" tile -> then click "Advisor 360"



About Advisor360

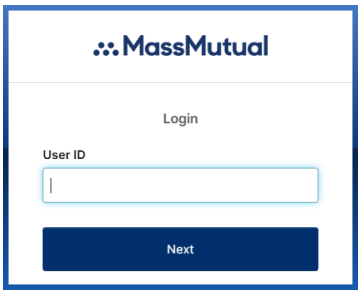
Advisor360 is a holistic platform that offers an award-winning, best-in-class experience for advisors and their clients through three components:

- Client360 offers advisors a comprehensive view of each client's complete financial life, incorporating all aspects of their portfolio, from protection through wealth management.
- Practice360 integrates an advisor's business (all their individual client views) into a single, powerful dashboard, streamlining operations and workflow management, allowing for client segmentation, alerts/workflow, and reporting.
- Investor360 can be made available by an advisor for their client to access his/her portfolio and see much of the same information that the advisor sees.

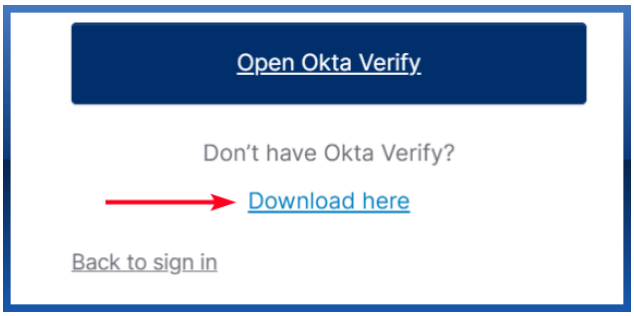
For questions or assistance with Advisor360, please contact Jon Wiles at help@gsw.freshdesk.com

Log in to Compass to access MassMutual Resources

1. Access Compass (https://compass.massmutual.com) and log in with your AA/AE User ID & Password.



2. On Windows and Mac computers, **Okta Verify** verification software is needed to access MassMutual resources. When prompted, click the **Download here** option on the Okta Verify screen

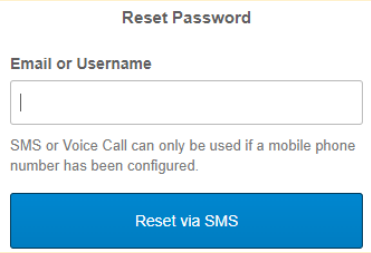


3. Open the downloaded file and install the Okta Verify software.
4. Once installation is completed, open the Okta Verify software from your Windows Start Menu/Mac apps library.
5. Select **Get Started**, then **Next.**
6. In the **New Account** box, enter **massmutual.okta.com** and select **Next.**
7. A new tab will open in your browser. Sign in again here to complete the Okta Verify registration process.
8. Access Compass again and sign in. Accept the prompt regarding Okta Verify and you will be passed through to the Compass homepage.

(If any questions or problems arise, please reach out to our tech team at help@gsw.freshdesk.com)

If you forget your password or get locked out of your MassMutual account, select:

Forgot your password?



Enter your phone number and select Reset Via SMS. Enter the code received on your mobile device to proceed with the password reset process.

Introduction Brochure

(Questions regarding this brochure can be referred to Piontkowski at apiontkowski@financialguide.com)

Instructions

- Compass > Marketing > Market My Practice > Ordering: Stationary, Brochures, Ads,Supplies >

  Warehouse Express > Launch Warehouse Express

- Navigate to "Browse Catalog" > Navigate down to "Communication Styles" and select "Agent Introduction" Follow prompts in Warehouse Express to create your personal brochure.

- For approval email Alyssa Garcia at alyssagarcia@financialguide.com . Upon approval, you can proceed with ordering through FieldNet.

Sample

GOLDEN SUMMIT
WEALTH & INSURANCE SOLUTIONS
a MassMutual firm

Jimmy Diehl
3003 Oak Road, Suite 250
Walnut Creek, CA 94597

Office: 925.979.2308 | Fax: 925.944.5742
Email: jamesdiehl@financialguide.com

Ideal Client Profile

Medical Professionals

- Medical field (Pharmacists, Physicians, Nurses etc)
- Student loan debt
- 100k+ income
- Good savings habit
- Open minded
- Positive cash flow (doesn't have to be a lot)
- Macro approach to planning
- New Parents
- Eager to learn and take control of their finances

Pre-Retirees

- Accumulated Assets
- Unsure of exit strategy or how to maximize retirement income
- When to take social security, pension? In which order and why?
- Long term care planning
- Estate Planning

SAMPLE

(Questions regarding creating an Ideal Client Profile can be referred to Alyssa Piontkowski at apiontkowski@financialguide.com**)**

Securities, advisory services and financial planning services offered through MML Investor Services, LLC Member SIPC.
6701 Koll Center Parkway Suite 140 Pleasanton, CA 94566 | (925) 979-2300 Local sales agencies are not subsidiaries of MassMutual or its affiliated companies.

Pre-approved Bio Options
for building your MassMutual.com profile

You may select a bio option below in the Field Digital Profile Admin Tool. You will not be able to edit the approved language, but you can add non-business-related personalization.

Personalized content cannot discuss products and services, how you do business, or any other information relating to your role as an insurance agent or registered representative.

For all preapproved bios below, please reference CRN MM202503-300856
(Questions regarding these Bio options and creating your profile can be referred to Alyssa Garcia at alyssagarcia@financialguide.com)

Option 1:
Preparing for the next step in life isn't always easy. Knowledge is the key to a successful financial future. My background, experience and commitment to providing you with the resources you need to make financial decisions can help make your financial future as successful as you need it to be. I help people protect the ones they love through a variety of financial products and solutions to meet their needs. Protect those you love.

Option 2:
I am dedicated to making a difference in people's lives. My combination of experience, professionalism and access to a wide variety of products and services can help you meet your financial goals, estate strategies and insurance needs. I am committed to building long-term relationships with my clients and helping them reach their goals is my number one priority. Drawing on my knowledge, experience, and world-class tools, I help build financial freedom for my clients. Protect those you love.

Option 3:
Preparing for the next step in life isn't always easy. I provide total financial needs analysis through a network of experienced professionals with detailed knowledge in: retirement planning, estate strategies, employee benefit and retention services, business continuation strategies, and trust services. My goal is to provide families and business owners with assistance in building their financial freedom. I have the skills, knowledge and experience required to help meet my client's established goals. My personal goal is to become a lifetime resource for each and every client.

Option 4:
I am dedicated to making a difference in people's lives. Along with a team of professionals, I offer guidance to my clients to help them reach their financial goals. I can provide comprehensive financial strategies and/or focus on one specific area of need. Whether your goals include preparing for milestone life events like retirement or college, protecting your family's future or you're simply looking for life, disability income or long-term care insurance protection, I promise a new level of attention, insight and capability.

Option 5:
Preparing for the next step in life isn't always easy. My combination of experience, professionalism and access to a wide variety of products and services can help you meet your financial goals, estate strategies and insurance needs. I am committed to building long-term relationships with my clients and helping them reach their goals is my number one priority. Drawing on my knowledge, experience, and world-class tools, I help build financial freedom for my clients.

Option 6:
Preparing for the next step in life isn't always easy. Knowledge is the key to a successful financial future. I offer total financial needs analysis, including access to trust services, through a network of experienced professionals with detailed knowledge in:

- Retirement analysis and programs
- Estate strategies
- Employee benefit and retention services
- Business continuation strategies

Option 7:
I am dedicated to making a difference in people's lives. My broad knowledge of financial products helps give my clients the confidence they need when working with a financial professional. I pride myself in getting to know each client so that I can understand their individual needs and what matters most to them. This helps me recommend products and strategies designed to meet their current, and more importantly, future needs. I am committed to building long-term relationships with my clients and helping them reach their goals is my number one priority. Drawing on my knowledge, experience, and world-class tools, I help build financial freedom for my clients.

Option 8:
I am committed to building long-term relationships with my clients and helping them reach their goals is my number one priority. Drawing on my knowledge, experience, and world-class tools, I help build financial freedom for my clients. I am prepared to assist clients with their financial plans and help them meet their long-term financial goals. I work closely with my clients and can also work with you. I will assist you as you:

- Define your personal financial goals
- Develop a financial strategy that can help you achieve these goals
- Suggest suitable products and solutions based on your own tolerance for risk and your time-frame
- Implement your strategy with products and services that help meet your needs

Option 9:
Preparing for the next step in life isn't always easy. I provide an analysis of your current financial situation and help you: identify financial goals and concerns, illustrate what is being done to reach your goals and deal with concerns, identify gaps, if present, and offer solutions to help fill them. I offer a broad portfolio of individual insurance protection and financial products and services for high net worth families, businesses, and institutions. I pride myself in getting to know each client so that I can understand their individual needs and what matters most to them. This helps me recommend products and strategies designed to meet their current, and more importantly, future needs.

Compliant LinkedIn Profile

Click here for the user guide

(Any questions can be referred to Alyssa Piontkowski at apiontkowski@financialguide.com)

Use this template to draft descriptions for the **Current Position** section and language for your **Summary** section. Note that any title(s) you use in this section must accurately reflect your capacity and be on the Compliance-provided Approved Titles List.

Use any one or more of the following options (in any order):

Option A:
I offer [provide] total financial needs analysis through a network of experiencedprofessionals with expertise in:

- Advisory services
- Retirement analysis and programs
- Estate strategies
- Employee benefit and retention services
- Business continuation strategies
- Trust services

Option B:
I offer [provide] an analysis of your current financial situation and help you:

- Identify financial goals and concerns
- Illustrate what is being done to reach your goals and deal with concerns
- Identify gaps, if present, and offer solutions to fill them

Option C:
I offer [provide] a broad portfolio of individual [life][disability income][long-term care]insurance protection, asset accumulation strategies, and financial products and services for high-net-worth families, businesses, and institutions.

Option D:
Along with a team of professionals, I offer [provide] guidance to my clients to help themreach their financial goals.

Option E:
I can offer [provide] comprehensive financial strategies and/or focus on one specificarea of need.

Option F:
Preparing for that next step in life isn't always easy. My combination of experience, professionalism and access to a wide variety of products and services can help you meet your financial goals, estate strategies and insurance needs. Whether your goals include preparing for milestone life events like retirement or college, or whether you'resimply looking for life, disability income or long-term care insurance protection, I promise you a new level of attention, insight and capability. Contact meto discuss your financial future.

[1] If you have not yet qualified for Leaders Conference, you cannot stray from this template.
[2] Alternative language is included in brackets. "[Compliance-approved DBA name] offers" may be substituted for "Ioffer."
[3] You may include this item only if you are affiliated with MMLISI's corporate RIA.

Option G (for MassMutual career agents and agency staff only):
I represent [I am affiliated with] Massachusetts Mutual Life Insurance Company (MassMutual). Founded in 1851, MassMutual is a leading mutual life insurance companythat is run for the benefit of its members and participating policyholders. The company has a long history of financial strength and strong performance, and although dividendsare not guaranteed, MassMutual has paid dividends to eligible participating policyholders consistently since the 1860s. With whole life insurance as its foundation, MassMutual provides products to help meet the financial needs of clients, such as life insurance, disability income insurance, long term care insurance, retirement/401(k) planservices, and annuities. In addition, the company's strong and growing network of financial professionals helps clients make good financial decisions for the long-term.

Option H (for CRIA-affiliated agents):
Due to federal regulations that apply to investment advisor representatives, I am notable to accept endorsements that pertain to my general character or investment services. (This language can also be used in LinkedIn messages to users whose endorsements you cannot accept.)

Required Disclosures:

For non-registered agents: "I am licensed to sell insurance in: [list of state(s) where insurance licensed]." [If in California, include "CA Insurance License Number XXXXX.] [Ifin Arkansas, include "Arkansas Producer Insurance License Number XXXXX.]

For registered representatives of MMLIS: "I am licensed to sell insurance in: [list of state(s)where insurance licensed] and securities in: [list of state(s) where securities licensed]. I am a registered representative of and offer securities (if CRIA-affiliated, add "and investment advisory services") (if CRIA-affiliated and approved to conduct fee-based financial planning add ", investment advisory services and financial planning") through MML Investors Services, LLC, member SIPC (www.sipc.org). Supervisory address: (Add core agency address and telephone number.)

If "MassMutual Financial Group" is referenced: "MassMutual Financial Group is amarketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates and sales representatives."

If "MassMutual" is referenced: "MassMutual refers to Massachusetts Mutual LifeInsurance Company."

Hearsay Social

7 Steps to Social Media Success

Navigate to Hearsay Social through your Okta Dashboard. Or for a direct link, click here
(Any questions can be referred to Alyssa Garcia at alyssagarcia@financialguide.com)

Step 1: Check Your Notifications Section

Listening, responding and posting are keys to social media success. We recommend checking notifications first, then scheduling or posting. These updates will keep you in the loop of important company info, give you helpful social media tips and tricks, update you if a scheduled post made it successfully to your page, and alert you to something on your page that you should know about. Look at Notifications each timeyou log in.

Step 2: Post and Schedule Suggested Content

This is the main event: your Content Library. This is where the good stuff happens - youcan find ready-to-use, already approved posts from your marketing team to post to your social networks with a few clicks. The best part is you can send these posts to justone or all of your social pages instantly and schedule as many posts as you want for later.

Step 3: Engage Through Activity Feed

Activity streamlines and organizes your social media interactions. It gives you differentviews based on the way successful social salespeople use social media.

Step 4: Leverage Social Signals

Social Signals notifies you of your social contacts' key life events, such as birthdays, newbabies, engagements and job changes and makes sure these important events don't get lost in the noise of social media. If you have a paid LinkedIn subscription, Social Signals will work seamlessly. For Facebook fan pages, use the Invite to Social Updates button on the Signals tab to invite contacts to share their Facebook life events with you.

Step 5: Grow Your Network

Hearsay Social understands that it's not always easy to increase the number of connections across your social networks. To help with this, they've added functionalityto help you leverage your current connections to grow your network. It's conveniently located on your Hearsay homepage above the Notifications section.

Step 6: Check Your Metrics

The Metrics section lets you monitor and analyze your social media efforts. Check themat least once a week to make sure your social media strategy is based on real results, and to track your social media success.

Step 7: Invite Team Members to Assist

If you'd like to invite someone to help manage your Hearsay Social account, you cando it right from your Settings page. Perhaps you have an office assistant or someone else who is socially savvy and will login in regularly and help with your Hearsay Social account.

Business Networking Groups

(Any questions can be referred to Alyssa Piontkowski at apiontkowski@financialguide.com)

Le Tip

www.LeTip.com

Regional Office:
10300 W. Charleston Blvd. #13-73Las
Vegas, NV 89135

5 reasons to join LeTip:

1. LeTip membership puts "Dollars in your pocket".
2. LeTip members learn to be better public speakers.
3. LeTip is a family and members are loyal to one another.
4. LeTip members have a reliable source of business professionals to recommend toclients, family and friends.
5. LeTip stimulates the "Feel Good Factor" that great feeling we get in our hearts whenwe help another towards success.

How many meetings must I attend before I can join?

Each guest is required to attend two consecutive meetings before an application canbe accepted. An inspection of an applicant's place of business is a requirement of acceptance.

5 requirements of LeTip:

1. You must attend meetings.
2. You are required to pass, on average, one qualified referral every week.
3. You are expected to be ethical, professional and experienced in your line of work.
4. You must be working full-time in your category.
5. You are required to sponsor one new member within your first year.

How much does it cost to join a LeTip Chapter?
Your new member fee of $390* (US) is paid directly to LeTip International. Another fee ispaid directly to your new chapter. This fee is a minimum of $40, and varies from region to region. Additionally, members are required to pay dues throughout the year. These dues are kept in your chapter and are used to pay for your meal, business mixers and the promotion of your chapter. Each chapter sets its own fee schedule, however dues usually fall into the $125 to $150 range per quarter.

To avoid a conflict of interest, each chapter accepts only one representative in any given category. If you would like to find out if your category is open in a chapter, please contact the Regional Office or search the Members Directory.

BNI (Business Networking International)

www.BNI.com

Sacramento Chapter:

Office: 916.489.9302
Fax: 916.489.2644

815 El Chorro Way
Sacramento, CA 95864

Regional website:
http://www.bnisacramento.com

San Francisco Chapter (East, South and North Bay):

Office: 707.773.1370
Fax: 707.773.5541

2351 Sunset Boulevard
#170 PMB 301
Rocklin, CA 95765

Regional website:
www.bnisfbay.com

San Francisco Chapter (West Bay):

Office: 415.406.2330
Fax: 415.406.2340

5214-F Diamond Heights
Blvd. #629
San Francisco, CA 94131

Regional website: www.BNISanFrancisco.com

Why Join?

- Increased exposure to many other people and businesses.
- Substantially increased referrals.
- Tools to network more effectively, including an orientation CD giving the "Formula forSuccess" in BNI, a badge, a vinyl card holder to carry members' business cards, referral slips, marketing materials for your chapter and much, much more.
- Participation in up to 52 networking meetings per year.
- Bi-monthly newsletters with educational material on networking, public speaking,and business.
- Participation in business tradeshows (where you'll have an opportunity to marketyour chapter and your business).
- Free periodic workshops on networking.

Can anyone join a chapter?

We only take one person per professional specialty. So, if you are a residential real estate person and we already have one, we can refer you to another chapter or allowyou to open another chapter. Of course, if you are a commercial real estate person, you could be eligible to join this chapter.

What you should know:

- Only one person from each professional specialty is permitted to join a chapter ofBNI.
- All participants should represent their primary occupation, not a part-time business.
- Attendance is critical. If you cannot attend a meeting, you may send a substitute.This will not count as an absence.
- Participation in the chapter by members is a key to the success of a group. Members can participate by bringing bona-fide referrals and/or visitors to their BNIchapter.

Cost

There are one year and two-year participation options. See the Secretary/Treasurer of the chapter you visit for prices. If you apply to participate in BNI, your application will bereviewed by the chapter's Membership Committee, and you will be notified of the status before the next meeting.

LinkedIn Sales Navigator

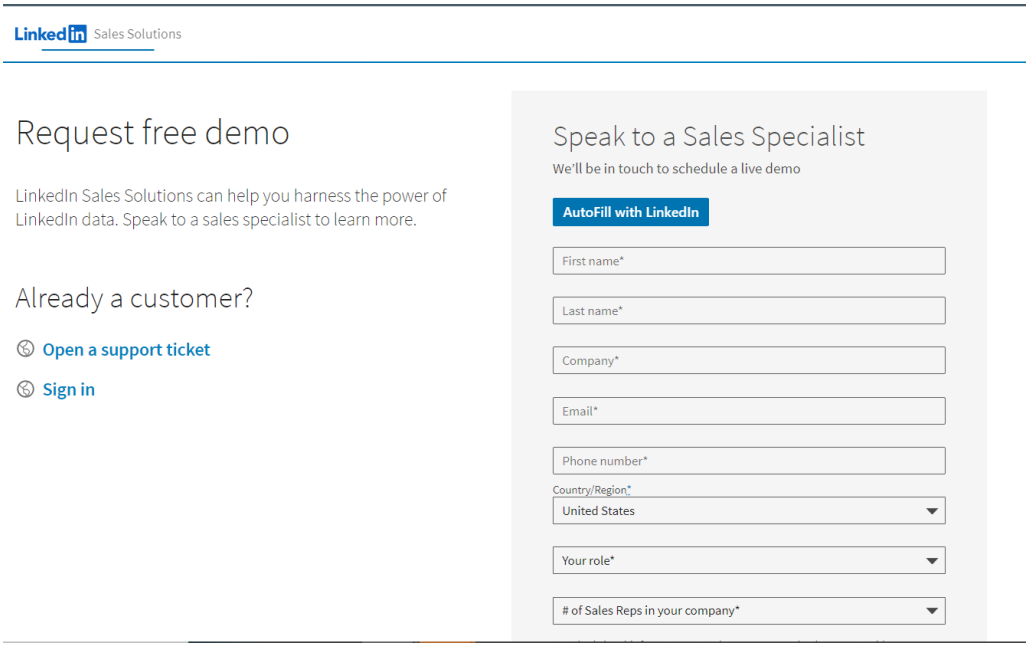
(Any questions can be referred to Alyssa Piontkowski at apiontkowski@financialguide.com)

Sales Navigator makes relationship-based selling easy by connecting you with the right people.

Benefits

- Empower your sellers to master virtual selling.
- Integrate with CRM to capture activities and free up time for selling.
- Strengthen customer relationships by using LinkedIn's network to multi-thread across the organization.
- Acquire new business using Sales Navigator prospecting features and company updates.
- Quickly ascertain buyer interest and identify ways to build rapport.

The cost starts at $64.99 but practically pays for itself with the influx of leads and prospects you gain.



Instructions

1. Request your live demo here.
2. Set up your account and link to your approved LinkedIn account.
3. Begin prospecting and receiving leads!

LinkedIn Approved Messages

General Networking LinkedIn Messages
FIRST MESSAGE:
{first name}, we know some of the same people, and I always like to expand my network. When I came across your profile, I right away thought it would be good to connect with you.

If they connect, send them a follow up messaging asking them to have a call:

SECOND MESSAGE:
Thanks for connecting {first name}. I was wondering if you were interested in having a chat on the phone so we can make a formal introduction to see if we could provide each other value. Let me know what you think.

If you don't hear back from them within 3 days, send a follow up message, and then another 3 days later:

FOLLOW UP MESSAGE 1:
{first name}, I just wanted to follow up with you. Not sure if you saw my last message. How are the next few days for a brief call?

FOLLOW UP MESSAGE 2:
{first name}, I am sure you are very busy. I just wanted to give you my link to my web page www.xxxxxxx.com to view when you have a chance. Feel free to reach out with any questions. I look forward to hearing from you.

CRN202505-2516503

Prospecting Template:

#1
Hi (Name), I was reading your profile, it's similar to my existing clients. I advise professionals like you on investments diversification and minimizing fees, old 401k consolidation, and strategies to lower your taxes. Shall we connect so I can share a bit more detail?

LinkedIn Marketing Campaign

(Any questions can be referred to Alyssa Garcia at alyssagarcia@financialguide.com)

- Invite 50+/week to connect to LinkedIn (personalize the message to connect) until **500+ connections reached.**
- Join LI groups relevant to you & your target market (i.e. alumni, young professionals,CPA groups, engineer groups, etc.)
- Message 20 connections/week starting in Week 1 with: "Dear_____, I hope business is well. I'm focusing this week on helping my connections to grow and improve their businesses in any way possible. How can I help you? If you'd like to take a look at myconnections & let me know if there's anyone with whom you'd like an introduction to, I'd be happy to make that connection for you. Just call/email & let me know who it is you'd like to meet & I'll put the two of you together, thanks."
- Track all connections, reach outs, & requests back for introductions (see tracker onExcel Sheet)
- Create/update your "Ideal Client Profile" (See Sample)
- Week 2: Starting with the 20 connections you offered to help- view THEIR connections & through the "search" feature, insert key words that match your idealclient profile such as "CEO", or "dentist", or "engineer" or whatever your profile happens to be.
- Further narrow down by location (SF Bay area) until you have 5-10 names left.
- Cut & paste onto Word doc for "potential introductions from_____"
- Call the 20 connections whom you've mined, with at least 5-10 names added to a 1page word document which you have emailed to them. "_____, I noticed on your profile you have connections with_____. I'm not sure if_____is a good fit for my business, but based on what I saw I thought he/she might be someone that it would be helpful for me to know. I'd at least like to position myself as a resource to him/her in any way that would be comfortable. Would you be able to make that connection for us through LinkedIn?
- Continue to track request for connections, responses to those requests, and theintroductions which are provided by your referrer.
- Call directly on the referrals provided using referral approach call & request face toface opener to position yourself as a financial resource to that person/family.
- Track all openers conducted, FF, closing meetings, and submitted/reported FYC's asa result.