

FILE SHARE



FILE SHARE PROGRAM
CONSULTATIVE, CARING APPROACH TO SOLUTIONS FOR DIFFICULT CASES

MML Insurance Agency
a MassMutual company

 **ASH**
BROKERAGE
AN INTEGRITY II COMPANY

YOU'VE ALREADY DONE THE HARD PART: GETTING A CLIENT TO AGREE TO BUY INSURANCE.

You've even gotten them to agree to the underwriting process, which, let's be honest, is a little invasive. Don't stop now! Just because your client received a declined or rated offer doesn't mean you can't find a better outcome.

The File Share program offers an efficient solution when cases cannot be placed with MassMutual. When you have a client who has been declined or rated higher than expected, other insurance carriers may have more favorable offers. It's easy – share the information you've already collected, and we'll shop around for additional solutions.

With each case, you'll get an objective analysis from our team of underwriters, who combine their extensive knowledge with a consultative, caring approach. Your needs will be met with a sense of urgency and clear communication, ensuring expectations are met every step of the way.

AN INFORCE POLICY MAY BE JUST A FEW CLICKS AWAY.

To get started, complete and submit the following forms:

File Share Coversheet
 Form #10012-MML | Rev. 01/19

This form is used to document the information collected during the underwriting process. It includes fields for Agent Name, Client Name, Policy Number, and other relevant details. A submission checklist is provided at the bottom.

File Share Cover Sheet
 Form #10012-MML | Rev. 01/19

Authorization Form
 Form #10007 | Rev. 12/23

This form authorizes the File Share program to access and share information with other insurance carriers. It includes fields for Agent Name, Client Name, and Policy Number. A submission checklist is provided at the bottom.

Authorization Form
 Form #10007 | Rev. 12/23

Privacy Policy
 Form #10008 | Rev. 07/21

This form outlines the privacy policy for the File Share program. It includes fields for Agent Name, Client Name, and Policy Number. A submission checklist is provided at the bottom.

Privacy Policy
 Form #10008 | Rev. 07/21

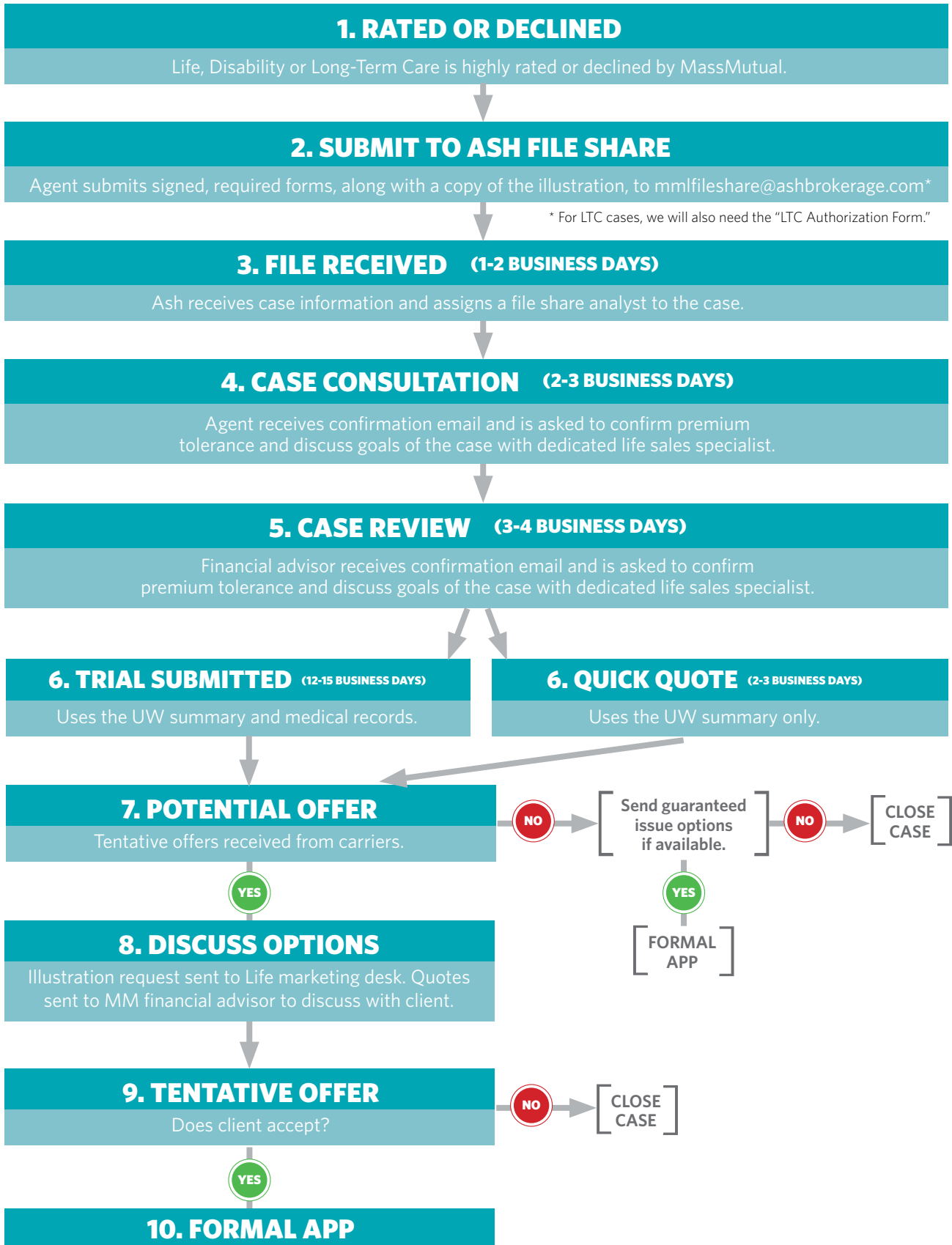
Massachusetts Mutual Life Insurance Company
 Form #MM0328 | Rev. 08/15

This form is used to authorize the File Share program to access and share information with other insurance carriers. It includes fields for Agent Name, Client Name, and Policy Number. A submission checklist is provided at the bottom.

LTC Authorization Form
 Form #MM0328 | Rev. 08/15

NOTE: Forms are updated frequently; please visit the MMLIA/Ash Producer Portal through FieldNet>Products>MMLIA/Ash Website.

THE ASH FILE SHARE PROCESS



* For LTC cases, we will also need the "LTC Authorization Form."

** Based on standard turnaround time - there may be exceptions to this due to unforeseen circumstances.

(Note: All forms also available on FieldNet and the MMLIA/Ash website)



ABOUT US

Life comes with questions. We bring answers. Life insurance, retirement income, longevity planning, disability insurance – no matter the need, we provide the tools and, more importantly, the people financial professionals need to get the job done. And done right.

Most brokerages show up with a product and a payout. We show up with solutions, turning obstacles into opportunities. Any partner can process quotes and applications – we help you anticipate challenges, discover new opportunities, innovate and grow.

Trust is your business, and trust is our business. It's what we do. We do it because we care – deeply – about your business, your clients, your future.

Privately owned for more than 50 years, we always strive to do what's best, what's right.

And, we put your clients' needs before our own, giving you more than expected – Every. Single. Time.

Whatever the question, whatever the need. *Ash Answers.*

(888) 776-7009

FieldNet>>Products>>Ash/MMLIA Website

10011-MML | Rev. 01/24

MML Insurance Agency
a MassMutual company

 **ASH**
BROKERAGE
AN INTEGRITY || COMPANY