



Welcome to Crump Life Insurance Services!

Offering you a world of insurance solutions and world-class service

MML Insurance Agency a MassMutual company

Welcome to Crump Life Insurance Services - one of the industry's leading insurance outsourcing organizations. Our goal is to provide you with world-class service and a world of insurance solutions to help you meet your clients' needs.

The MMLIA/Crump relationship offers you, a MassMutual professional, access to life, fixed annuities, long term care, disability and health insurance solutions for your practice. Crump's full service program will provide support for your cases from start to finish including case design, contracting, case processing, underwriting, and much more!

This guide provides an overview of working with Crump and includes information on our services, tools, and solutions, including:



Sales & Sales Support



Underwriting & Impaired Risk Support



Case Submission & Application Processing



The Crump Product Solution Centers & Available Carriers



Web Site Tools & Resources



SALES SUPPORT

Your dedicated Crump sales support team will provide sales illustrations and comprehensive sales support on all of your business with Crump. Providing pre-sales support, our team will handle a full range of case design scenarios, including product information and forms needed to write the business, as well as provide assistance on your more complex cases that require detailed illustrations and carrier/product research. For product information or to run a quote, visit the Crump/MMLIA website homepage or contact your dedicated Crump team at 800.638.7253, Option 1.

For your health business, you will work directly with some top carriers and Brokerage General Agencies (BGAs) in the industry. Visit the website for more information on health or contact the health team at 800.638.7253, Option 2, 1, 3.



UNDERWRITING AND IMPAIRED RISK SUPPORT

Crump Underwriting support includes:

- Partnership with the MassMutual underwriting and new business teams to facilitate sharing file information, thereby enabling us to build and shop files more effectively
- Review of preliminary inquiries to help identify the right solution for your impaired risk cases
- Special case handling for jumbo and complex sales scenarios
- Aggressive case negotiation with carrier underwriters, resulting in improved case placement
- Access to products specifically designed for rated cases
- An extensive guaranteed/simplified-issue portfolio for your hard-to-place cases
- Term life products issued up to age 80 and permanent life products issued up to age 90
- An online underwriting section that offers impaired risk information from a diverse list of carriers to answer any of your basic underwriting questions
- Access to carriers to help with your difficult case situations, such as impaired risk, foreign travel, tobacco or marijuana use and aviation

Large Case Services:

- A dedicated team of senior-level underwriters, case managers and sales support associates partner closely with you and the Crump carriers to find the most competitive product and underwriting solution for you and your client
- Large Case criteria: Minimum annual fully-commissionable premium \$20,000
- Cases with premium minimum of \$25,000 may qualify for a Large Case Bonus. Contact your sales team to see if your case qualifies.

Carrier Contracting and Appointments

- Many insurance companies have adopted a "Just in Time" appointment approach, whereby they require the submission of a new business application prior to appointing an agent. Some insurance companies do require an appointment to be in place prior to solicitation of an application (what is referred to as a "restricted state") and information on those can be obtained by contacting the Crump Contracting Team.
- Crump uses **Contracting**, an automated contracting solution that eliminates the paperwork and is used to simplify the submission of carrier appointment forms. This tool can be accessed on the homepage of the MMLIA/Crump website.
- A current life insurance license in the state(s) in which you wish to do business is required prior to solicitation of an application. Many states also require continuing education certifications for the sale of long term care and annuity products prior to solicitation.
- Please note some carriers do not allow for an agent to be dual contracted. If you are currently contracted through another General Agency, please check with the Crump Team for further information.
- Check your carrier contract status on the Crump/MMLIA website > Contracting & Appointments.

For more information on carrier appointments, contact the Crump Contracting team at 800.638.7253, Option 2, Option 2.



SUBMITTING CASES/APPLICATION PROCESSING

All applications (life, disability, long term and annuities) should be sent to the Crump for processing. Please submit completed applications, associated forms/disclosures, supporting documents* and any premium as noted.

Life, LTC and DI:

MMLIAapps@crump.com

Health:

New business processing and status will be handled by the carriers and BGAs. Please refer to the MMLIA/Crump website to find appropriate addresses or contact the health team at 732.369.5939.

Fixed Annuities:

MMLIAannuityapps@crump.com

Originals and Supporting Documents* Must Be Mailed:

Crump/MMLIA Team
Crump Life Insurance Services
4135 N. Front Street | Harrisburg, PA 17110

**Supporting documents include: 1035 Exchange forms, all checks received with applications, applications for companies that require original copies, LTC and DI applications.*

For all case submissions, in order to minimize delays, please ensure that the following items are completed when the application is taken:

- Verify that your carrier contracting is complete.
- Complete all questions on the application.
- Attach a cover letter with the case design details to be included if a MassMutual file is available.
- Insure all corrections and/or changes made to the documents are initialed by the client.
- Make sure the application and all accompanying forms have been signed and dated by the proposed insured, policyowner (if trust, then trustees should sign), and agent.
- Include NAIC compliant illustrations and/or disclosure forms (signed by policyowner) with the application.
- Submit the Voluntary Crump Authorization form if using medical requirements from MassMutual.
- Submit the appropriate MMLIS VL Kit for Variable Life business, which will be sent to the MMLIS suitability team to be approved. Please reference the Forms and Documents section directly below for these kits.

Forms and Documents

You can find the forms you need through the comprehensive FormsNOW tool on the Crump/MMLIA website. Applications should be submitted with any required replacement forms, 1035 Exchange forms, HIV forms, disclosure forms and avocation questionnaires.

Commissions

- Compensation on fixed business will be paid by Crump directly to you via direct deposit. The ACH forms for direct deposit are available on the MMLIA/Crump cobranded website. Questions regarding compensation can be directed to Crump at 800.638.7253, Option 5, Option 2.









ELECTRONIC SOLUTIONS FOR PROCESSING INSURANCE

Submitting Business Has Never Been Easier!

As technology improves, Crump continues to look for ways to make submitting new business easier and more efficient for you. In addition to traditional paper/hard copy, you can submit electronically via **Upload**, **eApp** and **Drop Ticket**.

		What it is	How to submit	Product types	Compensation	Benefit
ELECTRONIC/ONLINE SUBMISSION	 Upload	Online tool to securely submit any ink-signed "paper"	You initiate via MMLIA.Crump.com > Transaction Center Button	Life, Long Term Care, Disability Insurance and Fixed Annuities	100% to producer identified on application	Submit encrypted "ink-signed" documents directly to Crump
	 eApp	An online wizard walks you through the application submission process resulting in 100% "in good order" application submissions	You initiate via MMLIA.Crump.com > Transaction Center Button	Life, Long Term Care, Disability Insurance and Fixed Annuities	100% to producer identified on application	Produce 100% complete application submissions
	 Drop Ticket	You provide basic information and Crump's service providers interview your client, schedule the medical exam and obtain their signed application forms	You initiate via MMLIA.Crump.com > Transaction Center Button	Term cases of \$5 million or less offered by various carriers	100% to producer identified on application	Cases typically process 15 days faster ¹
PAPER/ HARD COPY SUBMISSION	 Traditional	Printed carrier-related application forms	You initiate via Email/Fax/Mail	Life, Long Term Care, Disability Insurance and Fixed Annuities	100% to producer identified on application	

¹Based on average case timeframe; specific results may vary.

²Once the policy is placed in force, you will receive fifty percent (50%) of the placed case commissions, payable in accordance with your existing compensation level reflected in Crump's systems on a single-case basis when you are licensed in the state of sale.



A WORLD OF INSURANCE SOLUTIONS: CRUMP PRODUCT SOLUTION CENTERS

Crump is your one-stop shop for insurance. We provide expert wholesale support and product training in each of these lines, allowing you to grow your revenue through these sales while providing your clients with a full range of coverage. Our competitive list of carriers include:

FIXED LIFE

American General
 American National
 Ameritas
 Assurity
 Brighthouse Life Insurance Co.
 Brighthouse Life Insurance Co. of NY
 Equitable¹
 Fidelity Life
 Gerber Life
 Great Western
 Guardian
 John Hancock Life of NY
 John Hancock USA
 Legal and General America
 Lincoln Financial
 Lincoln Life & Annuity of NY
 Mutual of Omaha/United of Omaha
 Nationwide¹
 New York Life Insurance Company¹
 North American
 Pacific Life^{**}
 Principal Life²
 Principal National Life Insurance Company^{*12}
 Protective Life Insurance Company
 Protective Life & Annuity
 Prudential Financial
 Savings Bank Life Insurance Company
 Securian/Minnesota Life Insurance Company
 Security Mutual
 Symetra
 Transamerica
 United States Life Insurance Company of NY
 William Penn Life Insurance Company of NY

VARIABLE LIFE

Equitable¹
 John Hancock USA
 Lincoln Financial
 Lincoln Life & Annuity of NY
 Nationwide¹
 New York Life¹
 Pacific Life
 Principal Life²
 Principal National Life Insurance Company^{1 2}
 Prudential Financial
 Securian/Minnesota Life Insurance Company

IUL

Equitable
 John Hancock
 Nationwide
 Protective Life
 Prudential Financial
 Securian/Minnesota Life Insurance Company

DI

Assurity Life
 Fidelity Security Life
 Guardian
 Illinois Mutual
 Lloyd's of London
 Metropolitan Life Insurance Company/DI
 Mutual of Omaha
 National Guardian Life Insurance Company
 Principal Life
 The Standard
 The Standard Life Insurance Company of New York

TRADITIONAL LTC

Mutual of Omaha/United of Omaha
 National Guardian Life Insurance Company
 Thrivent³

LINKED-BENEFIT LTCi

Brighthouse Life Insurance Co.
 Forethought Life Insurance Company
 Lincoln Financial
 Nationwide
 OneAmerica/State Life
 Securian/Minnesota Life Insurance Company

HEALTH

American Group Insurance/Mutual of Omaha*
 BenefitMall*
 Dickerson Employee Benefits*
 Elite Marketing Group (BCBS of TX)
 Emerson Reid*
 HealthPlan Services
 International Medical Group
 KHI Solutions
 Midwest Insurance Brokerage - BCBS of IL
 Paragon Partners*

FIXED ANNUITIES

Allianz Life Insurance Company
 American General+
 American National
 First Symetra of NY
 Integrity Life
 Lincoln Life & Annuity of NY+
 Lincoln National+
 National Integrity Life of NY
 Nationwide/Provident+
 New York Life
 North American
 Principal Financial
 Protective Life & Annuity (NY)
 The Standard+
 Reliance Standard
 Securian/Minnesota Life Insurance Company
 State Life
 Symetra Life
 United of Omaha/Companion
 Universal Life Insurance Company (PR)+
 U.S. Life Insurance Company of NY+
 Western National

* *Pay Direct*

** *Plan limitations. See GDC Grid for product information.*

1 *Approved COLI carriers*

+ *Approved FIA carrier*

2 *Business cases only; effective 10.1.2021*

3 *Thrivent, a fraternal benefit organization, is top-rated financial services organization that serves Christians and requires the insured to attest to his/her Christianity.*

*All carrier products may not be approved for the carriers listed. Please confirm product availability with your Crump MMLIA Sales Team.



THE CRUMP/MMLIA WEBSITE

The **Crump/MMLIA website** is one of the most comprehensive sites in the industry and puts valuable tools and resources at your fingertips!

The News You Need

The Latest News section and central banner alert you to important industry information and carrier and product news as well as updates from Crump.

MMLIA Materials

The MMLIA Materials button (located on the home page) contains proprietary information, contact directories, sales materials, resources and more.

Tools

- Upload
- eApp
- Drop Ticket
- Contracting
- Forms
- Quotes

Term & UL Comparisons

- EasyQuote provides a quick and easy way to find top carriers in terms of premium.
- VitalQuote (Term and UL Comparisons) give you a quick look at the most competitive carriers by product type.

Solution Centers

Easy to access Solution Center sections provide all the online sales tools you need for our various product lines:

- Life
- Fixed Annuities
- LTC
- Disability
- Advanced Sales
- Health

Case Status

The Case Status tool allows you to track your cases and get up-to-the-minute status anytime you need it. Additional links provide status on your licensing and appointments.

Carrier Forms

- Forms is an easy to use, web-based tool that allows you to quickly download and package many carriers' forms for print and email.
- Contracting eliminates the hassle of completing extensive paperwork and processes appointments with new carriers in a fraction of the time.

Commissions

- ACH enrollment request
- Commission statements

Contracting

- View your carrier appointment status and open requests
- Submit your contracting request via Contracting or print carrier contracting packet and submit

