

RightBRIDGE Outline *For Internal Use Only*

You need a RightBRIDGE for New Business based off the registration of the account:

For all new business, except as noted below, MMLIS requires the RightBRIDGE Product Profiler report and reps must retain it in the client file. In all cases for retail¹ clients, reps must record disclosure delivery dates in the client file, which are subject to review.

Registration Types that Require RightBRIDGE Product Profiler Report	Registrations that Require Disclosure Delivery but Do Not Require RightBRIDGE Product Profiler Report
<ul style="list-style-type: none"> • Individual account • Joint account (one for each owner) • Custodian (ABLE) account • UGMA/UTMA account (custodian) • Conservator account (owner) 	<ul style="list-style-type: none"> • Liquidation only accounts for IRA, IRA BDA, IRA Rollover, NP IRA, and Roth IRA • SEP IRA • SIMPLE IRA • Financial plans
<ul style="list-style-type: none"> • Guardian account • IRA, IRA BDA, IRA Rollover, NP IRA Rollover, and Roth IRA • Solo K, individual K, and NP plan • Trust² (with non-professional trustee(s) only) account • Referrals to MassMutual Trust Company • NP trust account 	<ul style="list-style-type: none"> • 457 or 403(b) accounts and other participant enrollments • Change of broker dealer • Account types that remain the same with in-kind transfers • Change of registration • Change of representative

If you are moving money from an Employer Sponsored Plan into an *existing* account, you need to do a RightBRIDGE with the Rollover information added into it.

The RightBRIDGE should be saved in the client file. OneDrive is not approved for electronic client file storage. The Documents tab of the client’s household in A360 should store the RightBRIDGE in a separate folder titled “RightBRIDGE” in the Other Folder.



The Form CRS is required to be delivered at or prior to recommendation. It can be hand delivered, mailed or sent through DocuSign. The date you deliver it must be entered into the RightBRIDGE. The method of delivery should be noted in the client file.

Form CRS is good for 6 months, after this date you should redisclose at a new recommendation or a subsequent deposit of an employer sponsored plan to an existing account. Update the date and any out-of-date information in the RightBRIDGE to generate an updated profile and save it in the client file.