

MML Investors Services, LLC (MMLIS)

MML Investors Services (MMLIS) is a Broker-Dealer and Registered Investment Advisersubsideary of Massachusetts Mutual Life Insurance Company (MassMutual). MMLIS was founded in 1981 and is one of the largest distributors of mutual funds, variable annuities and variable life insurance in the United States. MMLIS is a member of the Financial Industry Regulatory Authority, Inc. ([FINRA](#)) and the Securities Investor Protection Corporation ([SIPC](#)).

This is our primary relationship and it enables us to provide quality service, regulatory compliance, and efficient account management tools. MMLIS offers a variety of wealth management programs and servicesranging from simple asset allocation programs to customized investment portfolios and trust services. Through them, we offer securities, investment advisory, and financial planning services.

National Financial Services LLC (NFS)

To providehigh quality service, MMLIS has chosen National Financial Services LLC (NFS), Member NYSE, SIPC, a Fidelity Investments company, to provide trade execution, custody, and other related servicesfor brokerage accounts.

As the clearing firm, NFS, at the direction of MML Investors Services, is responsible for:

- the execution, clearance, and settlement of securities transactions;
- preparing and sending periodic statements of account and transaction confirmations; and
- the custody (or safekeeping), receipt, and delivery of funds and securities.

Investnet

Investnet is a leading provider of integrated wealth management technology and services to financial advisors and institutions. It is a public company traded on the NYSE under the ticker "ENV."

Our advisory services are provided through MMLIS Wealth Management Services, which is an asset management platform that utilizes Investnet's technology and program capabilities. This platform providesus with unbiased accessto thousands of financial products including ETFs, mutual funds, asset managers and strategists – many of who are pioneers in the industry. Through this platform, we develop, implement, and monitor personalized investment strategies to help achieve a variety of investment objectives.

MML Insurance Agency (MMLIA)

MML Insurance Agency (MMLIA) is a wholly-owned subsidiary of MML Investors Services whose purpose is to provide accessto products that MassMutual doesn't manufacture and provide advisors with accessto other insurance to fully and objectively serve their client's needs. MMLIA accomplishesthis through a partnership with the largest independently owned insurance brokerage firm, Ash Brokerage. The partnership providesthe ability to "shop the market" with accessto over 80 insurance carriers' products and services. All carriers are approved through MMLIA's due diligence review.

**Please note that "Partners" and "Partnership" references does not constitute a legal partnership relationship.*

MML Investors Services, LLC (MMLIS), National Financial Services LLC (NFS), and Investnet are not affiliated entities.

Securities, investment advisory, and financial planning services offered through qualified registered representatives of MML Investors Services, LLC., Member SIPC (www.sipc.org)