

Wealth Management Services

Uncomplicate your way to invest





We like to keep it simple

When you choose MMLIS Wealth Management Services (WMS) as your investment advisory platform, you are choosing an efficient path to financial confidence. It's as easy as –

1

identifying your investment objectives

2

selecting an investment strategy

3

reviewing your investment objectives and portfolio periodically to help ensure you are still on track and can adjust for life events

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Investment solutions with your needs in mind

Your Advisor can help simplify the somewhat complex investment process and design an investment program around your needs and individual objectives.

Whether it's traveling to see the world or spending time with family, buying that long-dreamed-about second home, or planning to pass along your hard-earned wealth to those most important in your life, a well-balanced investment program is a critical component of your overall financial plan.

Your Advisor is committed to helping you focus on living your life and cherishing the people and things you care about most. By simplifying the complex investment process, your Advisor will design an investment program around your needs and individual objectives resulting in an intelligent, guided approach to investing personalized just for you.

You will have access to a variety of programs and strategies, ranging from pre-designed exchange-traded funds (ETF) and/or mutual fund asset allocation models, to more complex separately managed accounts (SMA) offering a wide variety of investment disciplines, to customized asset allocation strategies that combine multiple investments in a single account — all uniquely designed to meet your needs.

Through WMS Advisory Annuities, you also have access to advisory annuities (or fee-based annuities), which are custodied directly with the product sponsor. This program is available to clients with an existing WMS program account (e.g., Advisor Select, SMA Select, etc.) or clients who are opening both a WMS program account and a WMS Advisory Annuities account.

Whether you are relatively new to investing or have significant investment assets, WMS can provide solutions designed with your financial needs and individual preferences in mind.

WMS provides access to some of the most respected names in the investment industry with proven strategies and state-of-the-art approaches for managing investment assets and providing services for you, your family, your charitable interests, your legacy, and a host of other financial interests. Working independently and with your best interests in mind, your Advisor can recommend an appropriate investment strategy that meets your goals, investment minimums, and risk tolerance.



Wealth Management Services – breadth, depth, quality

Wealth Management Services (WMS) programs are built in partnership with National Financial Services (NFS), a leader in the investment management industry.

Working with your Advisor, you can create a personalized investment strategy to help you achieve a variety of goals, including asset growth, asset preservation, and retirement income.

What are some of the benefits of the WMS programs?

- **A wide range of investment programs representing a variety of asset classes and investment styles.** WMS¹ offers a vast array of options for creating portfolios, including more than 490 portfolio choices, 550+ separate account managers, multiple unified managed account arrangements, and a program that offers an Advisor-managed, customizable investment approach.
- **Consolidated, steady pricing.** One total client fee, typically a percentage of assets under management, includes trading charges associated with buying and selling securities of the investments selected. The fee is deducted on a scheduled basis from the account value and investments selected.
- **Technology, tools, and guidance.** WMS hosts a holistic and flexible technology platform that provides a comprehensive layout of your financial life, as well as educational resources that keep your Advisor in the know. Our specialized teams provide ongoing guidance and subject-matter expertise.
- **A relationship with NFS.**² Your account is serviced with the experience of a trusted industry leader, which allows your Advisor to focus on what they do best: provide the best service to you.

¹ MMLIS Wealth Management Services (WMS) is an investment advisory platform offering a suite of solutions, including Strategist Select, SMA Select, UMA Select Premier, Advisor Select, Portfolio Solutions, and Brinker Capital Wealth Advisory. Please note that not all programs may be available through all investment adviser representatives. "Advisors" refers to investment adviser representatives affiliated with MML Investors Services (MMLIS).

² National Financial Services (NFS) is the custodian of the assets on our WMS platform, managing most of the operational functions of securities trading and custody of mutual funds and other types of securities.

For a complete description of services and fees, please request a copy of the MMLIS Wealth Management Services Form ADV Disclosure Brochure.



Your relationship with your investment adviser representative

What is an investment advisory relationship?

An investment advisory relationship is generally a long-term professional relationship that is built on trust, personalized investment management, and ongoing oversight of your invested assets. An Advisor is required to adhere to a “fiduciary standard of care,” meaning that he or she has a legal duty to provide investment advice that is in your best interest.

What are some of the primary characteristics of an investment advisory relationship?

- **Ongoing advice and interaction with your Advisor.** The ongoing management of assets provides opportunities for you and your Advisor to communicate and build lasting relationships — all to ensure that your goals and needs are being addressed. Annual reviews provide opportunities to measure progress toward individual goals and to share any changes in individual circumstances and expectations. Your Advisor will communicate with you on a regular basis, continuing to build your relationship and meet your evolving financial needs.
- **Ongoing management of your investments.** When you work with your Advisor, you’re still ultimately in charge of how your investments are allocated and managed, but typically the day-to-day management of your assets is handled by the Advisor, the Advisor’s firm (in this case MMLIS), or third-party investment firms. These activities may include rebalancing or changing the way your assets are allocated in response to your changing needs.
- **Customized investment solutions — now and in the future.** Together with your Advisor, you can make changes to your asset allocation in order to adjust for different life stages. For example, you may be accumulating assets for a specific goal or starting the distribution of assets in retirement. Some programs may offer portfolio customization, including socially responsible investing, tax loss harvesting, and desired investment parameters.

If you have a large amount of assets to manage or your investment needs are more complex, an investment advisory relationship may be the right choice for you. A lot depends on working with your Advisor to choose the right programs that match your personal financial goals, the complexities of your particular situation, your investment objective, and your future expectations.



Select the right programs with the help of your investment adviser representative

Choosing the right combination of investments that are personalized to your individual needs and preferences involves a process that you and your Advisor will implement together. Following is a brief overview of the steps you can expect to take with your Advisor.

Discover

Your Advisor will work to understand your goals and learn how your assets are currently being managed.

Review

Your Advisor will review the vast array of available investment programs to determine which one(s) are consistent with your investment objectives.

Solve

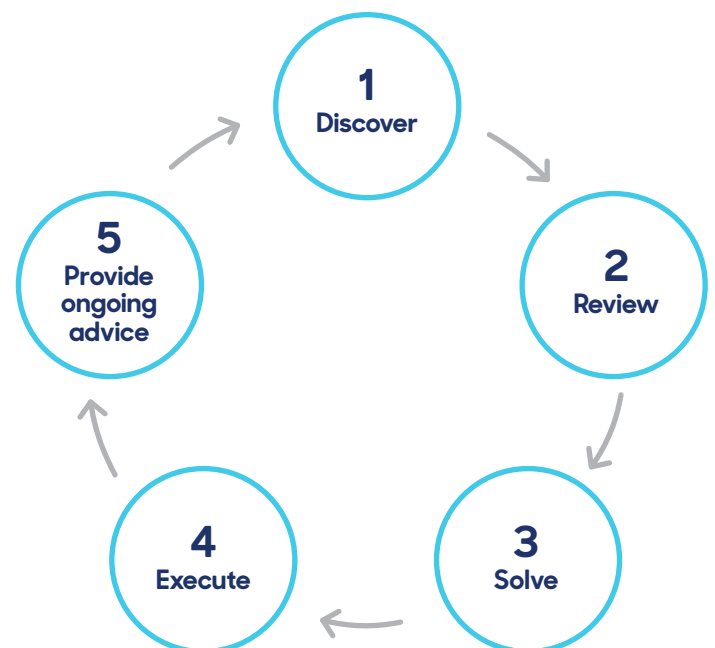
WMS investment programs can be used together or as standalone strategies. Once the investment solution(s) is determined, your Advisor can present a personalized proposal on how the investments will be managed, priced and supported over time to address your needs and achieve your goals.

Execute

After your account is opened and the strategy is executed, your Advisor is available to work with you to make changes to your account as your needs evolve.

Provide ongoing advice

As explained in the next section, one of the key benefits of an investment advisory relationship is that you don't have to worry about the ongoing oversight of your investments.





Ongoing advice is part of the relationship

What if I want to make changes to my advisory account?

You will discuss your account with your Advisor on a regular basis in order to keep information up-to-date and make any needed changes. The breadth and depth of the WMS programs help ensure that the most appropriate investment solutions can be discussed, adjusted and implemented at any time through your Advisor.

What metrics can be used to evaluate performance?

Market Indices

A market index is a metric that tracks the performance of a group of stocks, bonds, and other investment securities, each with its own unique investment characteristics and risks. You cannot invest directly in an index. A stock index, for example, measures the value of a hypothetical portfolio of stocks and is computed from the prices of the selected stocks (typically a weighted average) and the number of outstanding shares of the various stocks.

Some indices are designed to indicate the overall performance of the market, while others follow a particular sector. Market indices can be used by Advisors and clients as a tool to describe a specific market and compare the returns on specific investments, asset classes, investment styles, and managers, for example.

Trailing performance

With trailing performance (also referred to as “rolling returns”), performance is measured in sometimes smaller, overlapping periods, instead of the end of calendar years. For example, a five-year period may be represented with different 12-month “rolling” periods such as January 31st of one year to January 31st of the fifth year from the initial period.

Having open and regular discussions with your Advisor helps to ensure that you are on track with achieving your financial goals.



How will I communicate with my Advisor and how frequently?

Communication is a key ingredient to a mutually rewarding professional relationship. Depending on your needs and preferences, you and your Advisor will determine together the optimal way to communicate and the frequency of those communications. At a minimum, however, you should meet with your Advisor annually to ensure that all your financial information is up-to-date, review your overall investment strategy, discuss your progress toward reaching your goals, and address any questions or issues that are important to you and others you care about.

You will also receive monthly statements so you can view account balances, transactions, performance and fees, along with other information to keep you up-to-date with the management of your investment programs.

How can I access my account online?

You can access account statements, tax documents, and your account history through an online account management platform for 24/7 access to your account information. Your Advisor can help you establish your login credentials.

We look forward to serving you through your Advisor.



Notes:

A series of horizontal dotted lines for writing notes.



About MML Investors Services, LLC (MMLIS)

MML Investors Services is committed to assisting clients with their investment needs. As a broker-dealer and registered investment adviser, we understand that quality investment products, advice and services are critical elements to successful investing.

Founded in 1981, MML Investors Services is one of the largest distributors of mutual funds, variable annuities, and variable life insurance in the United States. MML Investors Services is a subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual®), a company with a long history of exceptional financial strength.

This material does not constitute a recommendation to engage in or refrain from a particular course of action. The information within has not been tailored for any individual.

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