

Reference guide  
for clients of  
MML Investors Services, LLC



We'll help you get there.®



In order to enhance your understanding of MML Investors Services, we are providing this brochure which includes information regarding:

- MML Investors Services and other affiliates of Massachusetts Mutual Life Insurance Company (MassMutual);
- MML Investors Services' relationship with selected external service providers;
- the roles of certain industry regulatory bodies.

## **MML Investors Services**

**MML Investors Services** is a broker dealer\* and registered investment adviser subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). MML Investors Services, Member FINRA and SIPC, was founded in 1981 and is one of the largest distributors of mutual funds, variable annuities and variable life insurance in the United States. Our registered representatives are dedicated to assisting you and your legal and tax advisers in managing the risks associated with taxes, inflation, market fluctuations and changing economic conditions, while providing you with investment opportunities consistent with your tolerance for risk and your financial goals. Some of our registered representatives provide investment advisory services, such as asset management programs and financial planning, through affiliation with our registered investment adviser.

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\* Broker dealer is a commonly used term referring to an individual or a firm that buys and sells securities for itself as well as for others. A broker dealer in the U.S. must be registered with the Securities and Exchange Commission (SEC).

# MassMutual Affiliates

**The MassMutual Trust Company, FSB** is a team of experienced investment and trust specialists who provide customized wealth management and estate planning solutions. We offer investment accounts including: separately managed accounts, mutual fund portfolios, IRA consolidation and rollover solutions. Our trust solutions include: Revocable Living Trusts, Charitable Remainder Trusts, Irrevocable Life Insurance Trusts and Special Needs Trusts. In addition, MassMutual Trust can serve as a professional trustee. Our integrated approach to asset management and the tax-favored transfer of wealth can help manage and grow assets, minimize taxes, maintain privacy, and provide control over the distribution of assets in life and at death.

**Babson Capital Management LLC** is a full-service investment advisory firm that creates investment strategies and solutions for institutions and other sophisticated investors.

**Baring Asset Management** is an international investment management firm serving clients such as public and corporate pension plans, government agencies, financial institutions, charitable organizations, mutual funds and private individuals.

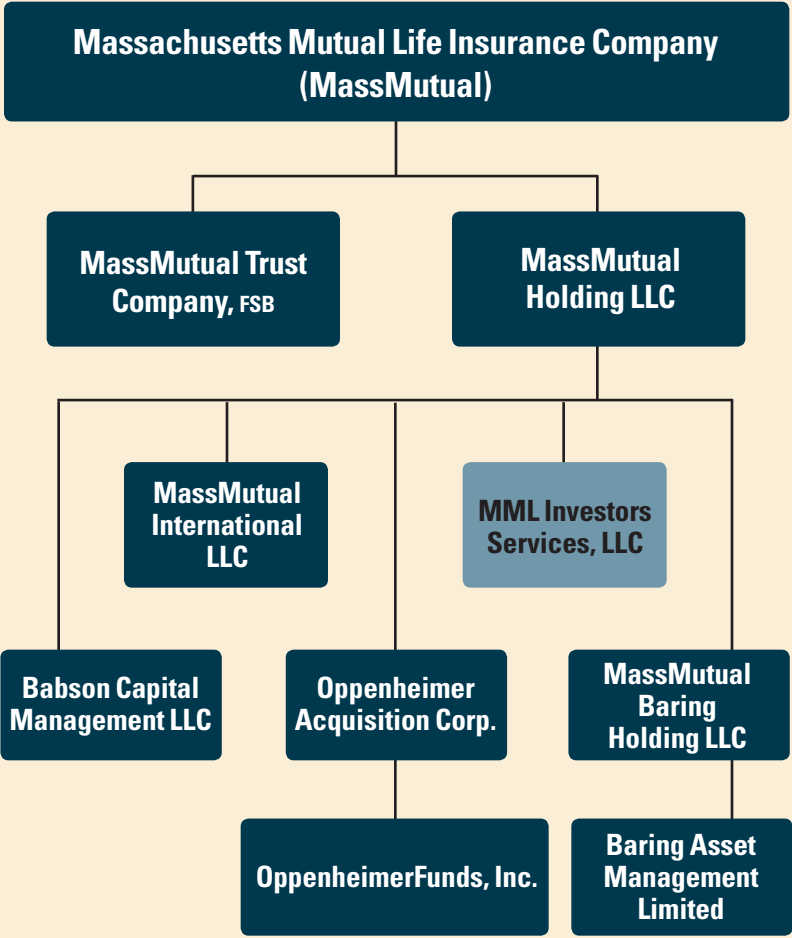
**OppenheimerFunds** and its controlled affiliates offer a broad range of products and services to individuals, corporations and institutions, including mutual funds, separately managed accounts, institutional management services, hedge fund products, qualified retirement plans and subadvisory investment-management services.

**MassMutual International LLC** offers insurance, asset management products, and other financial services in Asia, South America and Europe.

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The MassMutual Trust Company, FSB is a federal savings bank chartered by the Office of the Comptroller of the Currency to provide discretionary and nondiscretionary trust and fiduciary services in all states. The Trust Company does not engage in banking activity (take deposits, make loans, give mortgages, etc.) and does not sell products.

# MassMutual Affiliates



This chart depicts the relationships among some of the affiliates of MassMutual, the ultimate parent company. It is not meant to be all-inclusive; there are several additional entities that are owned by MassMutual and that are not represented here.

# Service Providers to MML Investors Services

**National Financial Services, LLC (NFS)**, Member NYSE, SIPC, a Fidelity® Investments company, provides trade execution, custody and other related services for your brokerage account.

As custodian of your brokerage account, 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 your account and transaction confirmations;
- The custody (or safekeeping), receipt and delivery of funds and securities.

**Fidelity Investments** is the parent company of National Financial Services, LLC, Fidelity Brokerage Services, LLC, Fidelity Management Trust Company and other Fidelity entities.

**Fidelity Management Trust Company (FMTC)** was established in 1981 by its parent Fidelity Investments to provide corporate entities with quality investment management services. For MML Investors Services, FMTC serves as the custodian on individual retirement accounts (IRAs) sold through our broker dealer and other correspondent broker dealers that use National Financial Services, LLC (NFS) as their clearinghouse. FMTC also serves as directed trustee for profit sharing and money purchase pension plan products.

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This information is as of September 2011 and may be subject to change. National Financial Services and Fidelity Investments are independent companies and are not affiliates of MassMutual. Fidelity Investments is a registered service mark of FMR LLC.

# Industry Regulatory Bodies

**Federal Deposit Insurance Corporation (FDIC)** is a federal agency established in 1933 that insures (within limits) funds on deposit in member banks and thrift institutions and performs other functions such as making loans to or buying assets from member institutions to facilitate mergers or prevent failures. For more information, visit [www.fdic.gov/](http://www.fdic.gov/).

**Financial Industry Regulatory Authority, Inc. (FINRA)** is a private corporation and is the largest independent regulator for all securities firms doing business in the United States. FINRA is the successor to the National Association of Securities Dealers, Inc. (NASD). Though sometimes mistaken for a government agency, it is a self-regulatory organization that performs financial regulation of member brokerage firms and exchange markets. For more information, visit [www.finra.org/](http://www.finra.org/).

**Securities and Exchange Commission (SEC)** is a federal agency created by the Securities Exchange Act of 1934 to administer that act and the Securities Act of 1933, formerly carried out by the Federal Trade Commission. The statutes administered by the SEC are designed to promote full public disclosure and protect the investing public against malpractice in the securities markets. For more information, visit [www.sec.gov/](http://www.sec.gov/).

**Securities Investor Protection Corporation (SIPC)** is a nonprofit corporation, established by Congress under the Securities Investors Protection Act of 1970 that insures (within limits) the securities and cash in the customer accounts of member brokerage firms against the failure of those firms. All brokers and dealers registered with the Securities and Exchange Commission and with national stock exchanges are required to be members of SIPC. For more information, visit [www.sipc.org](http://www.sipc.org).



**Ask your financial professional about how MassMutual can help you make good financial decisions throughout a variety of life stages.**

- Starting a family
- Developing an investment strategy
- Saving for a child's college education
- Caring for a child with special needs
- Planning for retirement
- Preserving wealth
- Establishing a trust
- Creating a retirement income strategy
- Starting a new business
- Exploring tax and estate planning strategies
- Protecting your income in case of disability
- Taking care of an elderly family member
- Coping with the loss of a loved one
- Creating a legacy for future generations

**And visit [www.massmutual.com](http://www.massmutual.com) to learn more.**

Securities, investment advisory and financial planning services offered through registered representatives of MML Investors Services, 1295 State Street, Springfield, MA 01111.



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