

*MML Investors Services*SM

Growth, Success And A Firm With The Ability To Deliver Both

MML Investors Services, LLC **A Good Decision**

Your choice of a broker-dealer is one of the most important decisions you'll ever make. The firm you select has a large impact on you, your family and your clients. At MML Investors Services, LLC, we understand that your success as a registered representative or investment advisor representative depends on your ability to provide your clients with products, programs and services designed to meet a variety of wealth management needs.

A Foundation of Trust

MML Investors Services was founded in 1981 and is one of the largest distributors of mutual funds, variable annuities and variable life insurance in the United States. The challenge for you is finding the right combination of products to help preserve and grow your clients' assets. We are authorized to conduct business in all 50 states, the District of Columbia and Puerto Rico.

MML Investors Services is a subsidiary of Massachusetts Mutual Life Insur-

ance Company (MassMutual), a company with a long history of exceptional financial strength and growth. In fact, MassMutual's financial strength ratings are among the highest of any company in any industry.¹ One of MassMutual's guiding principles is to do the right thing for our clients and our financial representatives. Because MassMutual is a mutual company, the long-term interest of our clients is a top priority, and we are not distracted by the vicissitudes of Wall Street as many stock companies.

Focus on Client Relationships

It's not just what we sell, but how we sell that differentiates us in the marketplace. Our sales philosophy is built on the concept of needs-based selling. Our representatives work with clients to understand their current financial situation, as well as their future financial objectives. We believe that needs, not products, lead to sales and long-term client relationships. What motivates people to buy is an understanding of how a product or service can provide a desired solution for them. In addition

to our extensive product line available through the broker-dealer, our Corporate Registered Investment Advisor provides you with the financial planning, investment advisory and business consulting services that you need to make a difference in your clients' lives and provide solutions that are appropriate for each client's specific circumstances and objectives.

Commitment to Help You Succeed

We are a firm that helps you manage your practice and service your clients, while helping you keep up with the latest trends and developments in today's fast-paced investment markets. With our broad array of products, programs and services, our dedicated teams of people to help you craft solutions for your clients, and our state-of-the-art technology, we're confident that MML Investors Services may be the best decision of your career.

For more information visit www.massmutual.com or contact Ed Pelis at (413) 744-7202 or epelis@massmutual.com.

¹Insurance products issued by and ratings apply to MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Financial strength ratings as of 2/1/11: A.M. Best (A++); Fitch (AA+); Moody's (Aa2); Standard & Poor's (AA+). Ratings are subject to change. CRN201302-145438