

On the Road to Becoming a MMLIS Investment Adviser Representative

This roadmap will help you in the process of becoming affiliated with MML Investors Services' (MMLIS) Corporate Registered Investment Adviser (CRIA). We look forward to working with you on the transition.

An electronic version of this brochure is available on the MMLIS Marketing page on FieldNet, providing direct access to linked locations.

When you become affiliated with CRIA, you are a fiduciary. As a fiduciary, you must act with your clients' best interests in mind – above your own. The investment advice you provide and the investment programs you recommend must be made in utmost good faith with full disclosure of all material facts and conflicts of interest. Bottom line – doing what's best for clients must always be your first and foremost guiding principle.

**FOR REGISTERED REPRESENTATIVE AND INVESTMENT ADVISER REPRESENTATIVE USE ONLY.
NOT FOR USE WITH THE PUBLIC.**





Pre-CRIA Affiliation

STEP 1

Obtain General Agent sponsorship.



Your General Agent determines whether becoming affiliated with CRIA is currently the right path for you in expanding and building your investment practice. You should approach your General Agent with a well-thought-out rationale for why you believe becoming an IA-Rep and serving your clients in a fiduciary capacity will help grow your overall practice.

STEP 2

Speak with your Agency Investment Specialist.



Your Investment Specialist is a key resource as you transition your business and build your investment advisory practice. Initially, he/she can provide an overview of the MMLIS CRIA-affiliation process and discuss how you envision your practice and your plan to build client relationships as an IA-Rep.

STEP 3

Learn the affiliation requirements.



To become CRIA-affiliated, you may need to obtain additional industry exams. You must currently be a registered representative of MML Investors Services, LLC, MassMutual's broker-dealer. Match your current exams with the requirements provided through your Agency Licensing Coordinator or Agency Supervisory Officer. Check the CRIA affiliation requirements for your state in MML Investors Services Registration and State Securities Registration Fees Schedule on FieldNet at <https://fieldnet.massmutual.com/fnmmfg/lic/pdfs/finrafees.pdf> or input "FINRA fees" in the search box.

Affiliation requirements may vary by state and from the MMLIS broker-dealer requirements.

STEP 4

If additional exams are needed, open the exam window in MMLIS Direct on FieldNet. Skip if all state affiliation requirements have been met.



Go to <https://fieldnet.massmutual.com/fldnet/mypractice/licensing/mmlisdirect.html> or input "MMLIS Direct" in search box.

Exams must be complete within 120 days of opening the exam window.

STEP 5

Pass any required exams.



Skip if all state affiliation requirements have been met.

Select from the MMLIS recommended vendors on the Continuing Education Programs page on FieldNet for study materials. Go to <https://fieldnet.massmutual.com/fldnet/training/development/ce.html> or input "Continuing Education" in search box.

Exams must be completed within 120 days of opening the exam window.

STEP 6

Complete required paperwork.



All documents in the CRIA Affiliation Bundled Kit, including the Personal Securities Accounts Questionnaire must be completed. Go on FieldNet for the CRIA Affiliation Bundled Kit. <https://fieldnet.massmutual.com/fnmmfg/lic/pdfs/criabunkit.pdf>. Send completed paperwork to your Agency Licensing Coordinator, Agency Supervisory Officer, or General Agent who will forward to the Home Office Registration Department.

Note: You are not affiliated until you receive an approval letter.

STEP 7

Pay affiliation fees.



Mail payment in the form of a check made payable to "MML Investors Services, LLC" for the appropriate amount to Home Office Registration.

STEP 8**Good-order check.**

Home Office Registration will review your submission and complete a good-order check. This process generally takes five business days, during which time you will be contacted with any questions or comments.

STEP 9**Review and Approve Form ADV Part 2B (brochure supplement).**

A draft copy of your Form ADV Part 2B (brochure supplement) will be sent to you for your review and approval. If you have any questions or issues regarding the information contained therein, please work with your Agency Licensing Coordinator or Agency Supervisory Officer or contact Home Office Producer Registration at 1-800-767-0000, extension 4885; representatives are available Monday through Friday, 8 a.m. to 6 p.m. Eastern Time.

STEP 10**CRIA approval letter.**

Check your inbox for your CRIA approval letter.



Congratulations! You are now an IA-Rep with MMLIS CRIA.

**Post-CRIA Affiliation****STEP 11****Complete Code of Ethics Training.**

Within 10 days of your CRIA-affiliation date, you must complete the Code of Ethics Training on MMLIS Distance Learning, acknowledging you understand and will abide by the Code. It may take up to 24 hours from your affiliation date before the Code of Ethics Training is visible and available for completion within the My Training section of MMLIS Distance Learning.

STEP 12**Update your stationery.**

Your Agency Supervisor can help you to obtain the appropriate stationery, per your Agency's procedures.

STEP 13**Access to WealhscapeSM and the Wealth Management Services platform.**

Be on the lookout for an email from **NFSinternet@MassMutual.com** with your login credentials.

STEP 14**Welcome Letter and Resource Guide.**

You will also receive a welcome email from MMLIS Field Support. This email provides helpful information about the Wealth Management platform, including links to platform training modules and marketing materials located on MMLIS Distance Learning and FieldNet; additional guides to help you establish and build your investment advisory practice; and contact information for MMLIS home office representatives who are available to assist you.

Notes: _____

MML INVESTORS SERVICES, LLC

Founded in 1981, MML Investors Services continues to be 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.

