

CLIENT SERVICE MODELS

Relationship Based / Fee Based Financial Planning



ONGOING FINANCIAL PLANNING

Offered by Financial Planners

If you want to establish a direction for your financial life, a plan may be the model for you.

Financial Planning is designed to help you achieve your specific goals. We will work with you to design a roadmap, starting with a full assessment of your financial situation and goals. Each plan includes specific action items to help you achieve those goals. This is not a product or investment. While developing your plan, we usually consult with your other advisors (CPA, Attorney, etc.).

A Financial Plan can help you with:

- Cash Flow Strategies
- Reduction of Taxes
- Legacy Planning / Wealth Transfer
- Estate Planning Solutions
- Early Retirement / Saving for Retirement
- Risk Management
- Ownership & Beneficiary Strategies for Tax Planning

Investment Based / Asset Management Fee



ASSET MANAGEMENT

Offered by Financial Advisors

If you're seeking a customized portfolio utilizing asset allocation strategies, this may be the model for you.

We work with you to devise your financial strategy and asset allocation. Your portfolio will then be tailored to you and is designed after a detailed analysis of your investment goals, saving patterns and risk tolerance.

- We diversify your portfolio across multiple asset classes, potentially reducing overall portfolio risk.
- Your portfolio can be adjusted as your investment goals, income, and lifestyle change.
- You have the flexibility to move between fund families and investment managers without incurring sales loads or other charges.
- You have 24 hour access to online accounts showing detailed net worth, account holdings, activity and performance.
- Alternative Investments are available, if suitable for your portfolio. These include Real Estate Investment Trusts and Separately Managed Accounts.
- Transparency of fees:
 - Annual management charge is based on the amount of assets, not on fund selection or number of trades.
- Asset management is available for a wide range of account sizes

Product Based / Transactional Relationship



PRODUCT SOLUTIONS

Offered by Registered Representatives

If you have a relatively simple need that can be addressed with the purchase of a financial instrument, this may be the model for you.

Compensation for the type of service is usually through commissions from the product/investment sales. Strategies would be based on your specific need.

Insurance

- Life Insurance
- Long Term Care Insurance
- Disability Income Insurance
- Group Health & Dental
- Fixed & Variable Annuities

Investments

- Mutual Funds
- Exchange Traded Funds
- Fixed & Variable Annuities
- State Specific 529 Plans
- Retirement accounts for individuals & business owners
 - Traditional IRAs
 - Roth IRAs
 - Simple IRAs
 - SEPs
 - Individual 401(k)
 - Profit Sharing Plans



Any discussion of taxes is for general informational purposes only, does not purport to complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate. Implementation of financial planning recommendations can be done with the advisor of the client's choosing. Implementation of plan recommendations may result in fees and/or commissions separate from financial planning fees. Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. OSJ: 1 Marina Park Drive 16th Floor, Boston MA 02210. 617-585-4500. CRN202512-3397582