BARNUM FINANCIAL GROUP

Barnum Relationships

When you partner with Barnum Financial Group to meet your protection and wealth management needs, you join a firm with a vast array of resources working in your best interests. In order to bring you quality, innovative programs and products to meet your specific needs, Barnum has strategic relationships with top industry leaders. We also leverage the experience and expertise of major institutions to help protect and service the assets you have entrusted to us.

Here is a brief overview of our firm and several of our most important business relationships:

MassMutual

MassMutual is a leading mutual life insurance company that is run for the benefit of its members and participating policyowners. Founded in 1851, the company has been continually guided by one consistent purpose: to help people secure their future and protect the ones they love. With a focus on delivering long-term value, MassMutual offers a wide range of protection, accumulation, wealth management and retirement products and services.

NFS

Through our relationship with MMLIS, assets held in brokerage accounts are custodied with Fidelity Investments' clearing firm, National Financial Services, LLC ("NFS"). Established in 1983, NFS is one of the largest providers of brokerage services including clearing and custody, tax reporting, credit management, financial planning, and advisory services.

MMLIS

Barnum is a general agency of MassMutual and qualified representatives offer securities through MML Investors Services, LLC (MMLIS), a Broker-Dealer and Registered Investment Adviser subsidiary of MassMutual. MML Investors Services, founded in 1981, is one of the largest distributors of mutual funds, variable annuities and variable life insurance in the United States. MMLIS is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). MMLIS is authorized to conduct business in all 50 states, the District of Columbia, and Puerto Rico.

MetLife

MetLife has a special arrangement with Barnum Financial Group that gives certain individuals covered under its group life insurance the opportunity to meet with a financial professional with specific expertise in life insurance and managing through a job transition. These knowledgeable resources help people understand their options and assist them in making important, time-sensitive decisions about their life insurance

Fidelity Investments and National Financial Services LLC (together "Fidelity") is an independent company unaffiliated with Barnum Financial Group ("Barnum") or MassMutual. Fidelity is a service provider to both. There is no form of legal partnership, agency affiliation, or similar relationship between your financial advisor and Fidelity, nor is such a relationship created or implied by the information herein. Fidelity has not been involved with the preparation of the content supplied by Barnum and does not guarantee, or assume any responsibility for, its content. Fidelity Investments is a registered trademark of FMR LLC. Fidelity Institutional℠ provides clearing, custody, and other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, SIPC. 969332.1.0 MassMutual, MMLIS, NFS, MetLife and Barnum Financial Group are separate entities. Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. 6 Corporate Drive, Shelton, CT 06484. (203) 513-6000. L0621014119[exp0723][All States][DC,PR] . CRN202306-231351