



Fortuna

Investing made easy

Meet Fortuna, a digital investment platform + a dedicated financial advisor

Fortuna, by MML Investors Services, is a digital investment platform providing automated portfolio management, coupled with the guidance and long-term focus that comes with having a dedicated financial advisor.

Taking your individual situation into account, Fortuna crafts a diversified portfolio comprised of low-cost ETF investments. Your investments will be auto-rebalanced over time to keep you on track.

 Investing made easy	 24/7 Access to your investments on any device	 Tax-efficient, low cost ETF portfolios
Getting started with Fortuna is simple, with just an email address and password you can get going in minutes. Plus, you can open a Fortuna account with as little as \$5,000 in investable assets.	Get updates on your portfolio anytime, on any device. You'll also receive a weekly email containing your portfolio status plus email updates on trades, dividends and asset milestones.	Fortuna can manage multiple accounts together, which allows it to allocate your holdings in a tax-efficient way, helping to avoid realized capital gains and opportunistically harvesting tax losses.

An investing solution that offers you the ability to go it alone, with the confidence of knowing you'll never have to





Investment Philosophy and Methodology

Taking your individual situation into account, we'll craft a diversified portfolio comprised of low-cost ETF funds. We'll auto-rebalance your investments over time to keep you on track.

Fortuna's investment management philosophy is based on the belief that long-term, fully diversified investing provides the best results over time. It combines this investment philosophy with daily, algorithmic monitoring that auto-rebalances your accounts, identifies tax-savings opportunities, and manages your household accounts.

The portfolio created for you is personalized based on the details you share, including your risk appetite, current age and your desired retirement age.

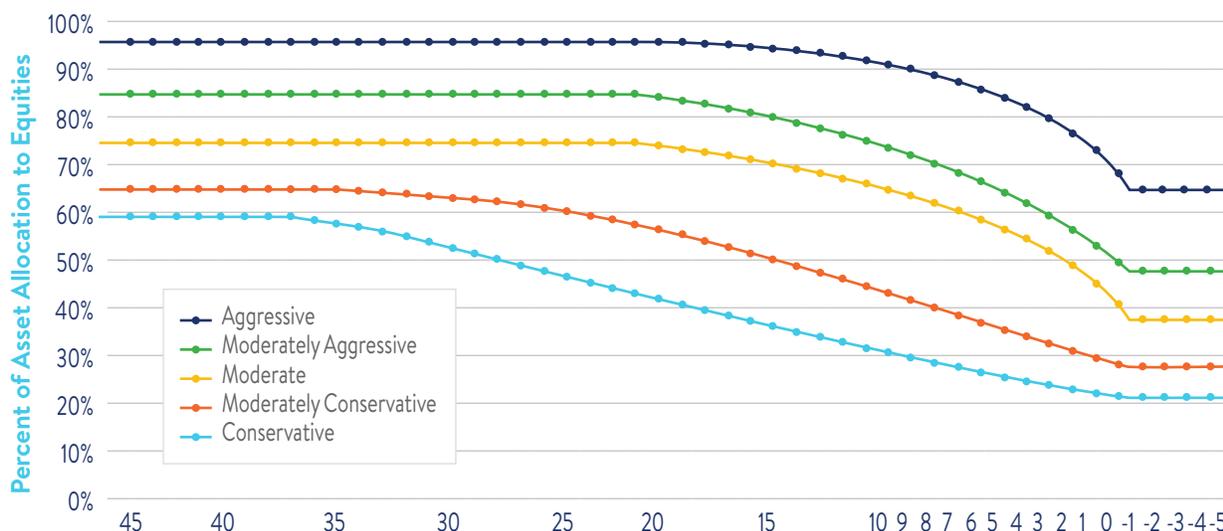
Since Fortuna can manage multiple accounts together, it can place your investments tax efficiently and choose an appropriate allocation for your situation.

If you're transferring existing investments¹, Fortuna will analyze your portfolio and determine what to retain and what to replace.

¹ While Fortuna strives for tax-efficiency in its Managed Service, you should be aware that there may be tax consequences if you fund your Advisory Account with existing securities. See the Account Funding Risks and Tax-related Risks section in the FutureAdvisor ADV for more information (<https://s3.amazonaws.com/fa-public/adv2.pdf>).

A well-balanced portfolio to take you into your retirement years and beyond

The Fortuna models are strategically managed by BlackRock Model Portfolios to reflect five risk tolerances; Aggressive, Moderately Aggressive, Moderate, Moderately Conservative, Conservative.



Every risk tolerance employs a glidepath investment strategy which gives you an initial asset allocation and a roadmap of your allocations from today until your expected time of distribution.

Fortuna uses BlackRock ETF Model Portfolios which use a distinct set of pre-vetted and pre-approved “whitelist” of ETFs that fall within these categories.

Category	Primary	Secondary	Tertiary
US Equity Large	IVV	VTI	SCHB
US Equity Value	IVE	IWD	VTV
US Equity Small	IJR	VB	SCHA
International Equity Total	IEFA	VEA	SCHF
International Equity Value	EFV	FNDF	
International Equity Small	SCZ	VSS	SCHC
Emerging Markets Equity	IEMG	SCHE	VWO
Broad US Bonds	AGG	BND	SCHZ
Corporate US Bonds	LQD	VCIT	
US Tips	TIP	VTIP	
International Emerging Debt	EMB	VWOB	

ETF Whitelist Fund Selection Factors

- Low Cost
- Liquidity
- Index Tracking Accuracy
- Robust Benchmark Methodology
- Brand and Pedigree
- Established Track Record

An easy to understand interface and smooth application process make it simple to get going with Fortuna

2 Easy Steps!

Step 1. Get Your Personalized Proposal

Tell us a little about yourself by answering a few questions to help us understand your current situation and investment style. In minutes we'll create your free personalized investment proposal to help you reach your retirement goal. If you decide to move forward, Fortuna will walk you through the next steps for opening your account.

Not quite ready to move forward? Let Fortuna perform a health check on your current portfolio and see how it could be improved for your situation and goals by analyzing your portfolio risk, asset allocation, uninvested cash and fund fees. Be sure to have your existing online login credentials handy.

Step 2. Open Your Account

Ready to open your Fortuna account? Tell us how you want to fund your account; will you be transferring part or all of an existing investment account, linking a bank account, or both? Choose what type of account you want to open and Fortuna will gather any additional information needed to complete the necessary paperwork.

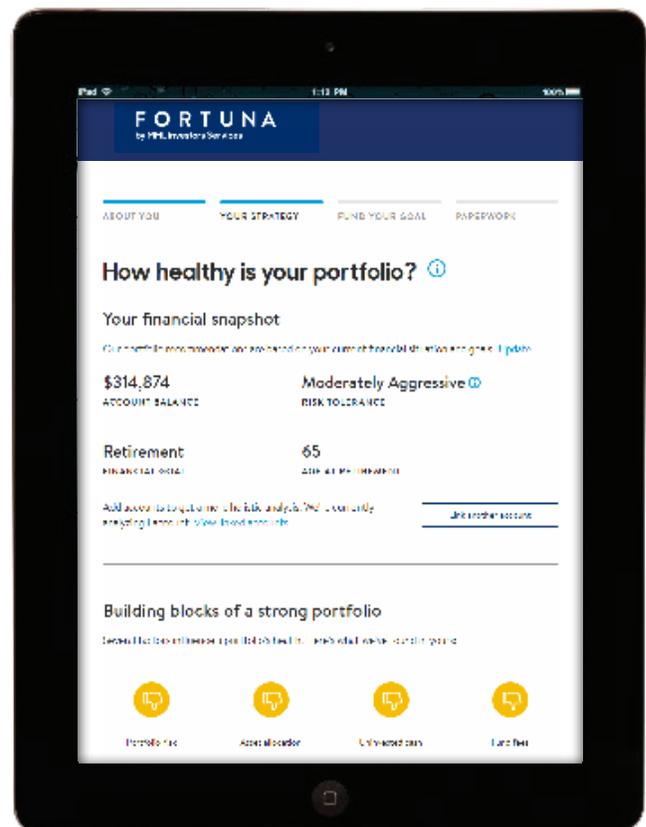
Tip! If you're funding your Fortuna account from a **bank account**, you'll be asked to upload a voided check or recent bank statement. If you're funding your Fortuna account from a **brokerage account** and are unable to securely link during account signup, you'll be asked to upload a recent brokerage statement.

Next, you'll enter some personal details that will be used to generate your digital application documents in DocuSign. Once you and your

advisor sign the DocuSign form, you're done! Fortuna will do the rest to open your new advisory account.

Your Fortuna dashboard will be immediately available to you and will help you keep track of account opening progress, which generally takes between 5-7 days. Funding and trading may take longer and will depend on your source of funding.

In case additional information is needed to open your account, a member of the dedicated Fortuna support team, Fortuna Services, will contact you to help keep things moving along.



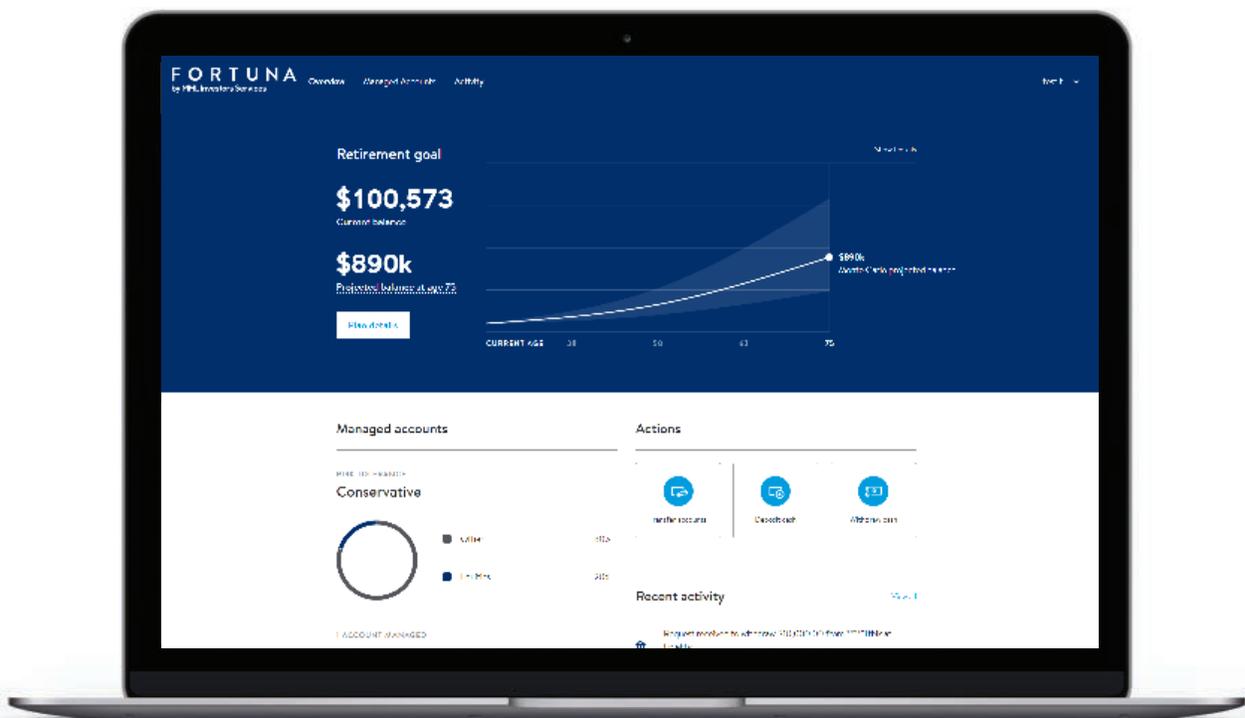
Your Fortuna dashboard

An at-a-glance view of your Fortuna accounts and so much more

Fortuna keeps track of your investments 24/7. Log-in to your account at any time and see progress on your goals and investments. With Fortuna's easy to navigate dashboard, you can check out:

- Your portfolio's performance since opening the account
- A timeline of all the actions we've taken to help improve your portfolio
- Account-by-account portfolio holdings

You'll also be able to initiate a number of actions on any device, right from your dashboard including transferring existing accounts into Fortuna, deposit cash and even withdraw funds.



And when you need support your trusted advisor can answer questions and offer guidance every step of the way. With Fortuna, you'll have the ability to go it alone with the confidence of knowing you'll never have to.

Fortuna Quick Facts

Eligibility:

You are able to use Fortuna if;

- you are between 18 and 70 years old,
- more than 5 years from retirement,
- a U.S. resident and a U.S. citizen, and
- have a Social Security number

Minimum Funding:

- You must have at least \$5,000 in investable assets, which can be across your portfolio of accounts

One advisory fee that includes:

- Sophisticated algorithm that auto-rebalances your accounts, while identifying tax-savings opportunities
- A dedicated financial advisor
- 24/7 client dashboard

Fortuna Account Types

Non-taxable

- Traditional IRA
- Roth IRA
- SEP IRA²

Taxable

- Individual
- Joint (WROS)

² Only for existing SEP IRA's transferred into Fortuna through account linking



Investment advisory services offered through investment adviser representatives of MML Investors Services, LLC. Investing involves risk and no strategy assures success or protects against loss.

© 2019 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.
All rights reserved. www.massmutual.com.