

This brochure supplement provides information about Karen Melo that supplements the MML Investors Services, LLC brochure. You should have already received a copy of that brochure. Please contact Karen Melo if you did not receive the MML Investors Services, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Karen Melo is also available on the SEC's website at www.adviserinfo.sec.gov. (Please note: Certain states do not require investment advisor representatives to register with the state security authorities. For these states, information may not be available on this website.)

*MML Investors Services*SM

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Karen Melo

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East Providence, RI 02915
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Form ADV, Part 2B Brochure Supplement

November 16, 2017

Item 2. Educational Background and Business Experience

Karen Melo
b. 1979

Education:

| School | Year | Degree |
|-----------------------------|------|------------|
| University of Massachusetts | 2001 | BS/Finance |

Business Background (for preceding five years):

This individual is a registered representative of MML Investors Services and an insurance agent or broker of Massachusetts Mutual Life Insurance Company.

Any additional business background (for preceding five years) is provided below.

| Company | Position | Start Date | End Date |
|-------------------------|---------------------------|------------|----------|
| MetLife Securities Inc. | Registered Representative | 01/2015 | 03/2017 |
| New England Securities | Registered Representative | 08/2009 | 01/2015 |

Designations:

CFP

The Certified Financial Planner™ (CFP®) designation is conferred by the Certified Financial Planner Board of Standards, Inc. Candidates must have a bachelor's degree (or higher) from an accredited college or university, three years of full-time personal financial planning experience and complete a course of study in financial planning topics. Candidates may be exempt from the course of study requirement if he or she holds one of the following: CPA, ChFC, CLU, CFA, Ph.D in business or economics, Doctor of Business Administration, or attorney's license. All candidates must successfully complete the CFP Certification Examination. CFPs are subject to the CFP Board's ethical standards.

ADPA

The Accredited Domestic Partnership Advisor SM had been offered by the College of Financial Planning. Candidates had to have held one of the following designation or certifications: CRPC[®], AAMS[®], AWMA[®], APMA, CIMA[®], ChFC[®], JD, CPA, CFA[®], CTFA or CFP[®]. A candidate was required to complete a course of study encompassing wealth transfers, federal taxation, and retirement planning and planning for financial needs for domestic partners. All designees had to adhere to Standards of Professional Conduct and were subject to a disciplinary process. A final designation exam was required online, closed-book and proctored. There is a Continuing Education requirement of sixteen hours every two years.

RICP[®]

The Retirement Income Certified Professional[®] designation is offered by The American College. A Candidate must have three years of full time business experience. The three year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institute qualifies as one year of business experience. Part time qualifying business experience is credited toward the three year requirement on an hourly basis, with two thousand hours representing the equivalent of one year full time experience. A Candidate must complete three required courses and meet experience requirements and ethics standards and agree to comply with The American College Code of Ethics and Procedures. A Candidate must also pass a two hour final exam for each course, closed book and proctored. There is a Continuing Education requirement of fifteen hours every two years through The American College's PACE recertification program.

Item 3. Disciplinary Information

Karen Melo has no disciplinary history to disclose.

Item 4. Other Business Activities

Karen Melo (who may be referred to in this brochure supplement as "IA Representative") also acts as a registered representative of MML Investors Services in its capacity as a broker-dealer and as an insurance agent or broker of Massachusetts Mutual Life Insurance Company and/or other affiliated or unaffiliated insurance companies.

As a registered representative or insurance agent or broker, IA Representative receives compensation for the sale of securities and insurance products in the form of up-front and/or ongoing commissions, bonuses

or other compensation. A portion of this compensation may include distribution or service (“trail”) fees (called “12b-1 fees”) that are paid on the sale of mutual funds. Such securities and/or insurance sales may also qualify the IA Representative to receive various forms of non-cash compensation, including awards, trips and other fringe benefits (such as health and retirement benefits). IA Representative takes the client's needs into account when recommending the purchase of specific securities or insurance products. However, IA Representative's receipt of compensation based on the sale of those securities and insurance products creates a conflict of interest because the receipt of that compensation gives IA Representative an incentive to recommend those securities and insurance products based on the compensation received, rather than exclusively on the client's needs.

Some of the securities or insurance sales engaged in by IA Representative may result from implementing a financial plan or consulting service. In such instances, the IA Representative typically receives separate compensation for: (i) providing the financial plan or consulting service through MML Investors Services; and (ii) selling securities or insurance products as a registered representative of MML Investors Services (in its capacity as a broker-dealer) or as an insurance agent or broker in order to implement the financial plan or consulting service. Accordingly, when providing a financial plan or consulting service, IA Representative has a financial incentive for the client to implement the financial plan or consulting service by purchasing securities and insurance products through IA Representative, since such transactions will result in the IA Representative receiving additional compensation. This conflict of interest is addressed by MML Investors Services through disclosure to the client. In addition, clients are reminded that they may implement a financial plan or consulting service through MML Investors Services or any unaffiliated financial institution of their choice. In its broker-dealer capacity, MML Investors Services reviews the recommendation of a security product by IA Representative to determine that it is suitable for the client. In this respect, to the extent that a security or insurance product is not sold through MML Investors Services, then MML Investors Services will not be involved in reviewing the sale and will not be conducting a suitability review.

Karen Melo is actively engaged in the following other investment-related business activities:

- Independent Investment Advisor

These outside business activities engaged in by IA Representative are separate and apart from the services provided by MML Investors Services. MML Investors Services has no involvement with the other business activities. These services may provide a substantial source of income and may require a substantial amount of IA Representative’s time. IA Representative receives compensation (which may include upfront and/or on-going commissions, bonuses and other compensation) for providing these services. Compensation may also include non-cash compensation such as Business Entertainment, Trips, Awards and/or Fringe Benefits. Compensation may also include payments such as dividends or profits if IA Representative has an ownership interest in the other business activity. This gives IA Representative an incentive to recommend products and services based on the compensation received, rather than solely on the client’s needs.

To the extent that a product or service offer through the other business activity is recommended through a MML Investors Services' financial plan or consulting services, IA Representative typically receives separate compensation for (i) providing the financial plan or consulting service through MML Investors Services and (ii) selling products or services through the other business activity in order to implement the financial plan or consulting service. Accordingly, when providing a financial plan or consulting service, IA Representative has a financial incentive for the client to implement the financial plan or consulting service by purchasing these other products or services through IA Representative, since such transactions will result in the IA Representative receiving additional compensation. This conflict of interest is addressed by MML Investors Services through disclosure to the client. In addition, clients may implement a financial plan or consulting service through MML Investors Services or any unaffiliated financial institution of their choice.

As noted above, Karen Melo is actively engaged in the business of, and associated with, an independent investment adviser ("Independent RIA") that is registered with the U.S. Securities and Exchange Commission or one or more State securities regulatory authorities. Where both Independent RIA and MML Investors Services provide similar investment advisory services, IA Representative may earn more compensation if the advisory services are provided through Independent RIA as compared to MML Investors Services (or vice versa). In such instances, IA Representative would have a conflict of interest in providing the services through one firm as compared to the other. Even if Independent RIA does not provide advisory services that are similar to those provided by MML Investors Services, IA Representative typically would have a financial incentive for clients to receive advisory services from Independent RIA.

If you would like additional information on these other business activities, please contact IA Representative.

Item 5. Additional Compensation

IA Representative receives a portion of the compensation paid to MML Investors Services. MML Investors Services utilizes compensation schedules to calculate the compensation paid. The compensation paid will count towards IA Representative qualifying for awards and trips offered by MML Investors Services, and in certain cases, awards, trips and other fringe benefits (such as health and retirement benefits) offered by Massachusetts Mutual Life Insurance Company. MML Investors Services also has an incentive program where IA Representative will receive an additional percentage of the compensation paid to MML Investors Services if the total assets of his or her clients in certain programs, as detailed in MML Investors Services' brochure, reach certain thresholds.

IA Representative may receive business entertainment from third parties, such as money managers, including occasional meals or occasionally attending sporting events or comparable entertainment as long as the business entertainment is neither so frequent nor so extensive as to raise any question of propriety or undue influence. In addition, third parties may pay expenses associated with IA Representative's travel expenses for educational, due diligence or similar business meetings.

Item 6. Supervision

Advisory services provided by IA Representative are supervised by a MML Investors Services General Agent or an agency supervisory officer. Advisory services may also be reviewed by MML Investors Services home office representatives. MML Investors Services has developed policies and procedures detailing the supervisory obligations of these individuals. Supervisors have access to a variety of documents, tools and/or exception reports, depending on the service provided, to assist in their review and monitoring of advisory activities.

David C. Porter & Michael A. Yoken, General Agent (or Agency Supervisory Officer), are primarily responsible for supervising the IA Representative's advisory activities and can be contacted at 617-585-4501.