



eSignature

Easy, fast and secure





Since 1981, MML Investors Services has been helping people take action toward securing their financial future. Today, we're making it even easier for you to take action with the ability to easily open new accounts using eSignature.

With eSignature, you can review documents and sign them from your computer, which is why the capability is sometimes referred to as a “digital signature.” Your data is safe. Your personal information is secure. The process is both convenient and efficient.

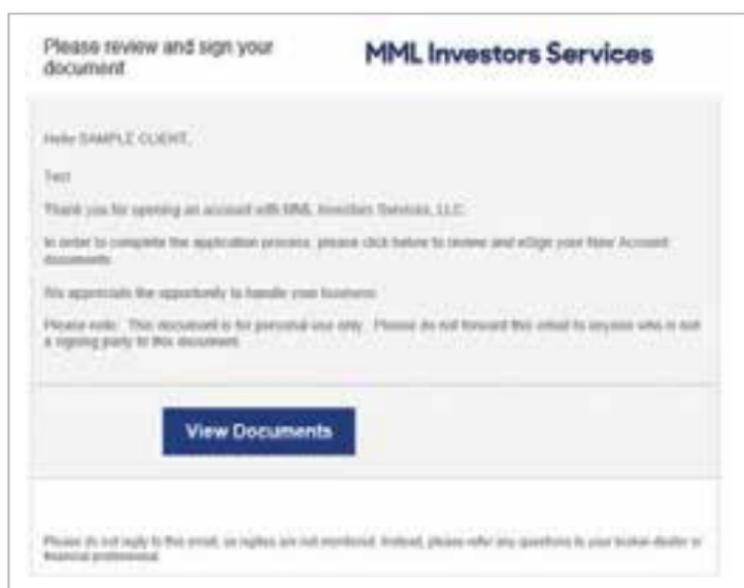
Following is an overview of the **easy four-step process** to establishing eSignature for your brokerage accounts.



Step 1:

Invitation

You'll receive an email from **dse@docusign.net** that includes a link to the documents required for opening your account. When you **click on the link**, you will access a secure website designed to protect your personal information and facilitate the opening of your account.



This **invitation expires in 30 days**, so please act promptly.

If there are multiple owners of the new account, each will receive an invitation.

eSignature is available only for clients who have an e-mail address that is unique to them. You cannot use another person's e-mail address to initiate the process. If you do not have an e-mail address, your financial service professional will have you complete a paper application.

You can revert to a paper process at any time. Simply print the forms and sign them.

Step 2:

Authenticate Your Identity

One way we maintain client confidentiality is by asking you to **verify your identity** before allowing you access to the documents.

The system will prompt you to either answer a series of systematically-generated knowledge-based questions, or provide the authorization code given to you by your financial professional.

ID Check

The screenshot shows a form titled "Security Requests from Sender" from "eSign Auto-Administrator, MML Investors Services, LLC". The section is "ID Check - Personal Information". It asks the user to enter their home address, which will be used to generate verification questions. The form includes fields for "Home (MML) (Country)", "Street 1", "Street 2", "City", "State" (a dropdown menu), and "Zip" (with a separate field for "City"). There are also fields for "Last 4 digits of SSN" and "Date of Birth" (MM/DD/YYYY). A "Verify" button is at the bottom.

Authorization Code

The screenshot shows a form titled "Please enter the access code to view the document" from "eSign Auto-Administrator, MML Investors Services, LLC". It explains that the sender has requested a secret access code. Below the text is an "Access Code" input field, a "Show Text" link, and a button that says "I NEVER RECEIVED AN ACCESS CODE".

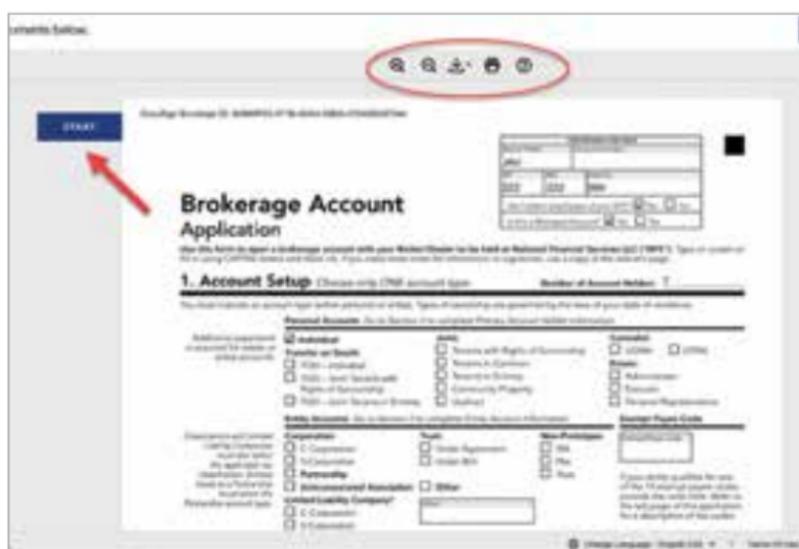
Please notify your financial professional of any errors, omissions, or incompletions on the account forms you have been provided. The system can only accept changes made by financial professionals.



Step 3:

Review, Sign and Provide Additional Documentation

Once your identity is authenticated, the documents will be accessible for **review and signature**. From there, you will receive instructions for reviewing and signing documents. You can scroll through the account documents at your own pace.



You will be prompted to **sign the documents** by adopting a signature, or if you are accessing the documents using a compatible mobile device, you can choose to sign your name using your finger or a stylus.



Step 4:

Submit Your Signature

Confirm completion of the review process by **finalizing your signature.**



Once the eSignature is complete and all parties have signed the account opening documents, you will receive a final e-mail with access to all fully executed documents. You may choose to save or print all documents and store them away for future reference.



eSignature... Just one of the many ways MML Investors Services makes it easier for you, while providing trustworthy protection of your personal information.





**MML
INVESTORS
SERVICES**

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.



MML Investors Services, LLC, 1295 State Street, Springfield, MA, is a subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual®).



© 2020 Massachusetts Mutual Life Insurance Company (MassMutual®), Springfield, MA 01111-0001. All rights reserved. www.MassMutual.com.

MI1008 620

CRN202105-248392