

Part 2A of Form ADV: *Brochure*

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This brochure provides information about the qualifications and business practices of MMLISI Financial Alliances. If you have any questions about the contents of this brochure, please contact us at (413) 744-8811 or jsajdak@massmutual.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about MMLISI Financial Alliances also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 119003. MMLISI Financial Alliances is a SEC registered investment adviser. Registration does not imply a certain level of skill or training.

Item 2 Material Changes

Pursuant to new SEC rules, this Item will discuss specific material changes that are made to this Brochure in the future and provide a summary of such changes. We will also reference the date of our last annual update of our Brochure.

Item 3 Table of Contents

Item 1 Cover Page.....	1
Item 2 Material Changes	2
Item 3 Table of Contents.....	3
Item 4 Advisory Business	4
Item 6 Performance-Based Fees and Side-By-Side Management	4
Item 7 Types of Clients.....	5
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss	5
Item 9 Disciplinary Information	5
Item 10 Other Financial Industry Activities and Affiliations	5
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	6
Item 12 Brokerage Practices	6
Item 13 Review of Accounts.....	6
Item 14 Client Referrals and Other Compensation.....	6
Item 15 Custody.....	7
Item 16 Investment Discretion.....	7
Item 17 Voting Client Securities.....	7
Item 18 Financial Information	7
Additional Information/Important Notices	7

Item 4 Advisory Business

MMLISI Financial Alliances, LLC (or the “Company”) is a registered broker-dealer and investment adviser. MMLISI Financial Alliances began conducting business in 2001 and has been registered as an investment adviser since 2007. MML Investors Services, LLC (“MML Investors”) is the Company’s principal owner. MassMutual Holding LLC is MML Investors’ principal owner. MassMutual Life Insurance Company (“MassMutual”) is MassMutual Holding LLC’s principal owner.

MMLISI Financial Alliances acting as a solicitor on behalf of MML Investors offers an investment advisory referral service to MML Investors. Following the initial referral by MMLISI Financial Alliances, the prospective client (“Referred Party”) and MML Investors will determine whether or not MML Investors’ advisory services are appropriate for the Referred Party. If the Referred Party engages MML Investors to provide advisory services, then MML Investors, not MMLISI Financial Alliances, will act as investment adviser to the Referred Party (“MML Investors Client”), as detailed in the documents provided by MML Investors. MML Investors may also refer MML Investors Clients to other entities, such as investment advisers, that will directly manage the accounts.

Referred Parties should carefully review MML Investors’ Part 2A of Form ADV for important information regarding, among other items, MML Investors’ services, fees and conflicts of interest.

Item 5 Fees and Compensation

MMLISI Financial Alliances does not enter into an advisory agreement with any Referred Party nor does MMLISI Financial Alliances charge a fee to any Referred Party for referrals to MML Investors. Fees for such referrals are paid to MMLISI Financial Alliances by MML Investors as a percentage of the fees MML Investors receives from the MML Investors Client. Advisory fees are not increased as a result of MMLISI Financial Alliances referral to MML Investors. In accordance with a written agreement between MMLISI Financial Alliances and MML Investors, MMLISI Financial Alliances typically receives up to 35% of the advisory fee paid by the MML Investors Client to MML Investors. The portion of the fees paid to MMLISI Financial Alliances is not negotiable.

Referred Parties should carefully review MML Investors’ Part 2A of Form ADV for important information regarding, among other items, MML Investors’ fees, billing practices, and minimum requirement investment.

Item 6 Performance-Based Fees and Side-By-Side Management

MMLISI Financial Alliances does not charge performance-based fees.

Item 7 Types of Clients

MMLISI Financial Alliances may refer individuals, trust, estates, charitable organizations and corporations or business entities to MML Investors.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. Referred Parties should carefully review MML Investors' Part 2A of Form ADV for a description of the methods of analysis and investment strategies used by MML Investors.

Item 9 Disciplinary Information

MMLISI Financial Alliances does not have any legal or disciplinary events to report.

Item 10 Other Financial Industry Activities and Affiliations

MMLISI Financial Alliances is a registered broker-dealer, investment adviser and licensed insurance agency doing business in 49 states, the District of Columbia and the Commonwealth of Puerto Rico. MMLISI Financial Alliances management persons, including its directors and executive officers, are registered representatives and/or associated persons of MMLISI Financial Alliances. Management persons may also be officers, directors, registered representatives and/or associated persons of affiliated broker-dealers, including MML Investors and MML Distributors, LLC.

As detailed in Item 4, MMLISI Financial Alliances refers prospective clients ("Referred Party") to MML Investors for advisory services. In addition, MMLISI Financial Alliances will refer: (1) potential broker-dealer clients on behalf of MML Investors ("Broker-Dealer Referrals"); and (2) potential insurance clients for MML Investors, MML Insurance Agency, LLC ("MMLIA"), a licensed insurance agency and wholly owned subsidiary of MML Investors, and Massachusetts Mutual Life Insurance Company and its affiliated insurance entities ("MassMutual") ("Insurance Referrals"). For Broker-Dealer Referrals, following the referral by MMLISI Financial Alliances, the prospective client and MML Investors will determine whether or not MML Investors' broker-dealer services are appropriate for the prospective client. If the prospective client engages MML Investors for broker-dealer services, MMLISI Financial Alliances will receive separate compensation for the Broker-Dealer Referral to MML Investors. Likewise for Insurance Referrals, following the referral by MMLISI Financial Alliances, the prospective client and MML Investors, MMLIA or MassMutual will determine whether or not the insurance services are appropriate for the prospective client. If the prospective client engages one of these entities for insurance services, MMLISI Financial Alliances will receive separate compensation for the Insurance Referral. MML Investors is the majority owner of MMLISI Financial Alliances. MML Investors is owned by MassMutual Holding LLC, an affiliated company of MassMutual. MMLISI Financial Alliances has a conflict of interest in referring prospective clients to its affiliates. This conflict is addressed through disclosure to prospective clients.

Referred Parties should carefully review MML Investors' Part 2A of Form ADV for important information regarding, among other items, MML Investors' industry activities and affiliations.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

MMLISI Financial Alliances' Code of Ethics sets forth its practice of supervising the personal securities transactions of supervised persons with access to client information. MMLISI Financial Alliances however is solely a solicitor for MML Investors and thus does not recommend securities to clients. MMLISI Financial Alliances, and its associated persons, may unknowingly buy or sell securities for their personal accounts that are the same or different than those recommended by MML Investors to MML Investors Clients.

MMLISI Financial Alliances requires anyone associated with its advisory practice with access to advisory recommendations to provide annual securities holdings reports and quarterly transaction reports to its Chief Compliance Officer. MMLISI Financial Alliances further requires that all individuals must act in accordance with all applicable Federal and State regulations governing investment advisory practices. MMLISI Financial Alliances also has a policy prohibiting the use of material non-public information. A copy of MMLISI Financial Alliances Code of Ethics is available to clients upon request.

Referred Parties should carefully review MML Investors' Part 2A of Form ADV for important information regarding, among other items, MML Investors' Code of Ethics.

Item 12 Brokerage Practices

MMLISI Financial Alliances refers investment advisory clients exclusively for MML Investors, a firm registered as both a broker-dealer and an investment adviser. Referred Parties should carefully review MML Investors' Part 2A of Form ADV for important information regarding, among other items, MML Investors' brokerage practices.

Item 13 Review of Accounts

MMLISI Financial Alliances does not monitor accounts of Referred Parties. Referred Parties should carefully review MML Investors' Part 2A of Form ADV for important information regarding, among other items, MML Investors' review of accounts.

Item 14 Client Referrals and Other Compensation

MMLISI Financial Alliances acts as a solicitor for MML Investors and for doing so will receive an ongoing solicitation fee. This arrangement complies with the provisions of Rule 206(4)-3 under the Investment Advisors Act of 1940.

Item 15 Custody

MMLISI Financial Alliances does not have custody of client funds or securities. Referred Parties should carefully review MML Investors' Part 2A of Form ADV for important information regarding, among other items, MML Investors' custody practices.

Item 16 Investment Discretion

MMLISI Financial Alliances does not accept discretionary authority to manage securities accounts. Referred Parties should carefully review MML Investors' Part 2A of Form ADV for important information regarding, among other items, whether MML Investors has investment discretion.

Item 17 Voting Client Securities

MMLISI Financial Alliances does not have any authority to and does not vote proxies. Referred Parties should carefully review MML Investors' Part 2A of Form ADV for important information regarding, among other items, voting of client securities.

Item 18 Financial Information

MMLISI Financial Alliances does not have any financial information to report under this Item.

Additional Information/Important Notices

PRIVACY POLICY

MMLISI Financial Alliances does not disclose any non-public, personal information (such as name, address or tax identification number) about Referred Parties to anyone except as permitted by applicable law or required by regulation. In addition, MMLISI Financial Alliances may share such information with its related companies. To conduct regular business MMLISI Financial Alliances may collect non-public personal information from sources such as: (a) information provided on applications or other forms provided to us; and/or (b) information about investment and securities transactions. Contact MMLISI Financial Alliances with questions regarding this policy.