

Investment Adviser Representative: Devika Kamboh

Office Address: 277 Park Avenue, 41st Floor, New York, NY 10172.

Office Telephone Number: 212-578 2985

Brochure Supplement Approval Date: 06/07/2016

MSI Financial Services, Inc. (MSI), a registered investment adviser
1295 State Street
Springfield, MA 01111
800-638-8378

This Brochure Supplement provides information about your Investment Adviser Representative ("IAR") that supplements the MSI Financial Services, Inc. Brochure. You should have received a copy of that Brochure. Please contact your IAR's Supervisor as listed below, if you did not receive MSI Financial Services, Inc.'s Brochure or if you have any questions about the contents of this supplement. Additional information about your IAR is available on the SEC's website at www.adviserinfo.sec.gov. **(Please note: Certain states do not require investment adviser representatives to register with the state security authorities. For these states, information may not be available on this website.)**

This Brochure Supplement has not been approved by the SEC or any state securities authority. The terms "registered investment adviser" and "investment adviser representative" do not mean that any particular training level or skill has been reached by the entity or person using the term. Those terms only mean that entity or person is registered with the SEC or a state securities authority.

Your IAR's Year of Birth: 1975

Educational Background

- **Strathclyde Graduate Business School, Glasgow, Scotland, U.K. – MBA Degree**
- **Lady Shri Ram College For Women, New Delhi, India. – Bachelor's Degree in Economics (Honors)**
- **Carmel Convent School, New Delhi, India. – High School Diploma**

Business Experience

This individual is a registered representative of MSI Financial Services, Inc. and an insurance agent or broker of Massachusetts Mutual Life Insurance Company.

Financial Advisor, MSI Financial Services, Inc. July 1, 2016 – Present

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

Employer Name, Position Title and Date of Employment

Metropolitan Life Insurance Company, Agent, Financial Services Representative, Investment Advisor Representative, Senior Financial Planner, Special Needs Planner at MetLife/MSI since 11/2001.

Professional Designations

Name of professional designation and criteria for designation

CLTC - Certified in Long-Term Care

Issuing Organization: The CLTC Board of Standards, Inc.

Educational Requirements: 2-day class or correspondence course and Final course exam

Cont. Ed: Completion of ethics course every 2 years

CFP® - Certified Financial Planner™

Issuing Organization: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required:

Candidate must meet the following requirements:

Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's

financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Educational Requirements: Pass the comprehensive CFP® Certification Examination.

Cont. Ed: – Complete 30 hours of continuing education hours every two years.

Disciplinary Information

Action Initiated By, Date Initiated, Allegations, Current Status, Resolution Date, Sanction Ordered, Sanction Details

N/A

Financial Information

Action Initiated By, Date Initiated, Financial Details, Current Status, Resolution Date

N/A

Other Business Activities

Your IAR also acts as a registered representative of MSI Financial Services, Inc. in its capacity as a broker-dealer and as an insurance agent or broker of Massachusetts Mutual Life Insurance Company and/or affiliated or unaffiliated insurance companies. As a registered representative or insurance agent or broker, your IAR 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 your IAR to receive various forms of non-cash compensation, including awards, trips and other fringe benefits (such as health and retirement benefits). The IAR takes the client's needs into account when recommending the purchase of specific securities or insurance products. However, the IAR'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 the IAR 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 your IAR may result from implementing a financial plan or consulting service. In such instances, the IAR typically receives separate compensation for: (i) providing the financial plan or consulting service through MSI Financial Services, Inc.; and (ii) selling securities or insurance products as a registered representative of MSI Financial Services, Inc. (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, your IAR has a financial incentive for the client to implement the financial plan or consulting service by purchasing securities and insurance products through your IAR, since such transactions will result in the IAR receiving additional compensation. This conflict of interest is addressed by MSI Financial Services, Inc. through disclosure to the client. In addition, clients are reminded that they may implement a financial plan or consulting service through MSI Financial Services, Inc. or any unaffiliated financial institution of their choice. In its broker-dealer capacity MSI Financial Services, Inc. reviews the recommendation of a security product by the IAR to determine whether it is suitable for the client. In this respect, to the extent that a security or insurance product is not sold through MSI Financial Services, Inc., then MSI Financial Services, Inc. will not be involved in reviewing the sale and will not be conducting a suitability review.

Name of Outside Business Activity, Nature of Outside Business Activity

Name of Outside Business Activity, Nature of Outside Business Activity

Independent Insurance Agent, for the sale of fixed products

Board of Directors Member, FPANY - NY chapter of the Financial Planning Association

Board of Directors Member, Director of Events, Executive Woman's Golf Association - NY Chapter

(FOLLOWING PARAGRAPH IS ONLY FOR THOSE WITH INDEPENDENT REGISTERED INVESTMENT ADVISER AFFILIATION)

As noted above, your IAR 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 MSI Financial Services, Inc. provide similar investment advisory services, your IAR may earn more compensation if the advisory services are provided through Independent RIA as compared to MSI Financial Services, Inc. (or vice versa). In such instances, the IAR 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 MSI Financial Services, Inc., IA Representative typically would have a financial incentive for clients to receive advisory services from Independent RIA.

These outside business activities engaged in by the IAR are separate and apart from the services provided by MSI Financial Services, Inc. MSI Financial Services, Inc. has no involvement with such outside business activities. These services may provide a substantial source of income and may require a substantial amount of your IAR's time.

If you would like additional information on these outside business activities, please contact your IAR.

Additional Compensation

MSI and its IARs may also receive other compensation from third party investment advisers. An adviser may sponsor its own conferences for training and educational purposes to which certain MSI IARs are invited. MSI IARs may attend these conferences without charge. In addition, the third party Investment Adviser may also reimburse or pay for the travel and other related or miscellaneous expenses. Your IAR is also eligible for additional cash compensation (such as medical, retirement and other benefits) and non-cash compensation (such as conferences and reimbursement for business expenses) from MSI or other affiliated companies based on his or her sales of MSI and affiliated company products, certain authorized non-affiliated company- products, and overall sales and productivity. MSI has referral arrangements with certain third party investment advisers where MSI, through the IAR, may refer customers to third party investment advisers for investment advisory services in exchange for a solicitation fee. The fee is paid and calculated by the third party investment advisers and is based on the clients total assets under management and is shared with the IAR.

Supervisory Information

Your IAR's communications to and conduct with members of the public are supervised by a supervisory representative of MSI Financial Services, Inc. at or through the local branch office location, a regional office and/or the Home Office. This supervision takes place through personal observation, electronic monitoring, the review of written materials and/or other appropriate practices.

Supervisor's Name and Title: Felix Malitsky, Managing Partner

Supervisor's Telephone Number: 212-578-7147