

This brochure supplement provides information about Fidelma Farinas-Cobas that supplements the MML Investors Services, LLC brochure. You should have already received a copy of that brochure. Please contact Fidelma Farinas-Cobas 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 Fidelma Farinas-Cobas is also available on the SEC's website at [www.adviserinfo.sec.gov](http://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*<sup>SM</sup>

1295 State Street  
Springfield, MA 01111-0001  
800-542-6767 Option 1

## Fidelma Farinas-Cobas

533 E Double Eagle Pl  
Fayetteville, AR 72701  
479-339-3715

## Form ADV, Part 2B Brochure Supplement

September 18, 2025

## Item 2. Educational Background and Business Experience

Fidelma Farinas-Cobas

b. 1982

### **Education:**

School	Year	Degree
University of Miami	2009	MBA – International Business
Harvard University	2004	BA – History and Literature

### **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
PNC Investments	AMG Managing Director Admin	11/2022	04/2025
PNC Managed Account Solutions, Inc.	Investment Adviser Representative	11/2022	11/2023
City National Rochdale	Senior Investment Consultant	10/2018	10/2022
CNR Securities, LLC	Registered Representative	10/2018	10/2022

### **Designations:**

#### **CFP®**

The CERTIFIED FINANCIAL PLANNER™ 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 and either complete additional coursework addressing all major financial planning topics, or hold one of the following academic degrees, licenses or credentials: CPA, ChFC®, CLU®, CFA®, PhD in business or economics, Doctor of Business Administration, or an attorney's license. Candidates also must have at least three years of full-time personal financial planning experience and successfully complete the CFP® Certification Examination. CFP® professionals are subject to the CFP Board's ethical standards.

## Item 3. Disciplinary Information

Fidelma Farinas-Cobas has no disciplinary history to disclose.

## **Item 4. Other Business Activities**

Fidelma Farinas-Cobas (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.

Fidelma Farinas-Cobas is actively engaged in the following other investment-related business activities:

- Board Service
- Owner of PLLC used for financial planning and wealth management services
- Simple Rental Properties

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.

Fidelma Farinas-Cobas is actively engaged in the following other business activities:

- Board Services

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.

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 an 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.

Jeremy Straub and Harris S. Fishman, General Agents (or Agency Supervisory Officers), are primarily responsible for supervising the IA Representative's advisory activities and can be contacted at 954-331-5100 and 954-938-8800.