



IAPD Report

ROGER GOREN

CRD# 1094473

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

ROGER GOREN (CRD# 1094473)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **09/05/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PRINCIPAL SECURITIES, INC.	CRD# 1137	06/19/2014
IA	PRINCIPAL SECURITIES, INC.	CRD# 1137	06/30/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	NEW ENGLAND SECURITIES	615	UNIONDALE, NY	01/17/2012 - 06/23/2014
B	HORNOR, TOWNSEND & KENT, INC.	4031	NEW YORK, NY	08/16/2006 - 01/10/2012
B	AXA ADVISORS, LLC	6627	NEW YORK, NY	06/01/2005 - 08/16/2006

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Investigation	1
Customer Dispute	1
Termination	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PRINCIPAL SECURITIES, INC.**
Main Address: 711 HIGH STREET
DES MOINES, IA 50392
Firm ID#: 1137

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/19/2014
B	FINRA	Invest. Co and Variable Contracts	Approved	06/19/2014
B	Connecticut	Agent	Approved	07/22/2014
B	Florida	Agent	Approved	07/24/2014
B	New Jersey	Agent	Approved	09/09/2014
B	New York	Agent	Approved	07/09/2014
IA	New York	Investment Adviser Representative	Approved	06/30/2021
B	Ohio	Agent	Approved	12/15/2017

Branch Office Locations

PRINCIPAL SECURITIES, INC.
48 S Service Rd
Ste 402
Melville, NY 11747



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 0 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	12/09/2003
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/19/1983

State Securities Law Exams

Exam	Category	Date
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No information reported.

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	01/17/2012 - 06/23/2014	NEW ENGLAND SECURITIES	CRD# 615	UNIONDALE, NY
B	08/16/2006 - 01/10/2012	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	NEW YORK, NY
B	06/01/2005 - 08/16/2006	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	05/23/1983 - 06/01/2005	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2014 - Present	GOREN & GOREN, LTD	FINANCIAL REPRESENTATIVE	Y	MELVILLE, NY, United States
06/2014 - Present	PRINCIPAL LIFE INSURANCE COMPANY	AGENT	Y	MELVILLE, NY, United States
06/2014 - Present	PRINCOR FINANCIAL SERVICES CORPORATION	REGISTRED REPRESENTATIVE	Y	MELVILLE, NY, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

***OUTSIDE INSURANCE. 07/16/14. LIFE, HEALTH, LTC, DI, FIXED ANNUITIES. ***Fixed Insurance; Investment Related; Melville, NY; Agent; Accident insurance; Start Date: 03/01/1977; 1 hrs per month; 1 during trading hours.

***Goren & Goren LTD; Not Investment Related; NY, NY; Owner; Sole owner, used for sale of life, heath, accident; Start Date: 03/01/1977; 1 hrs per month; 1 during trading hours.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1
Investigation	1
Termination	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MONY SECURITIES CORPORATION

Allegations: PLANTIFFS ALLEGE THAT THE "DEFENDANTS, DIRECTLY OR INDIRECTLY, SOLICITED AND OBTAINED MONEY FROM THE PLAINTIFFS AND THE CLASS BY MEANS OF FALSELY REPRESENTING TO PLAINTIFFS AND THE CLASS THAT SUCH MONIES WOULD BE APPLIED TO BONA FIDE INVESTMENTS TO BE HELD ON THEIR BEHALF, INCLUDING MONEY MARKET FUND(S) AND OTHER MUTUAL FUND SHARES AND PROMISSORY NOTES... AND BY CONCEALING FROM PLAINTIFFS AND THE CLASS THAT SUCH PURPORTED INVESTMENTS WERE IN FACT FICTITIOUS IN NATURE OR WOULD NOT BE EFFECTED AND THAT THE FUNDS IN FACT WOULD BE COMINGLED WITH THE FUNDS OF OTHER INVESTORS... AND STOLEN." IT IS ALLEGED THAT THE DEFENDANT WAS "UNJUSTLY ENRICHED" AND WAS COMPENSATED WITH "STOLEN INVESTOR MONIES." PLAINTIFFS ALLEGE THAT THE DEFENDANT CONSPIRED TO SERVE AS THE NOMINAL MONY REPRESENTATIVE ON VARIOUS MONY INSURANCE POLICIES HELD BY INVESTORS AND PROVIDED FINANCIAL ADVISORY SERVICES THROUGHOUT THE COURSE OF THE ALLEGED "PONZI SCHEME." IT IS ALLEGED THAT THIS WAS DONE TO FACILITATE THE USE OF MONY'S OFFICES AND EMPLOYEES TO FURTHER THE CONTINUANCE OF THE ALLEGED SCHEME. IT IS FURTHER ALLEGED THAT THE DEFENDANT "KNOWINGLY OR RECKLESSLY: (I) EMPLOYED DEVICES, SCHEMES AND ARTIFICES TO DEFRAUD, (II) OBTAINED MONEY OR PROPERTY BY MEANS OF, OR OTHERWISE MADE UNTRUE STATEMENTS OF MATERIAL FACTS (III)



ENGAGED IN ACTS, TRANSACTIONS, PRACTICES AND COURSES OF BUSINESS WHICH HAVE OPERATED AS A FRAUD OR DECEIT UPON PURCHASERS OF THE SECURITIES AND OTHER PERSON." IT IS ALSO ALLEGED THAT THE DEFENDANT FAILED TO DISCLOSE MATERIAL INFORMATION TO INVESTORS CONCERNING THE USE IF THEIR FUNDS. PLAINTIFFS ALLEGE THAT DEFENDANTS DEFRAUDED HUNDEREDS OF CUSTOMERS RESULTING IN LOSSES IN EXCESS OF \$35,000,000. TIME PERIOD JANUARY 1, 1985 THROUGH AND INCLUDING FEBRUARY 18, 2000.

Product Type: No Product
Alleged Damages: \$35,000,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 06/13/2000
Complaint Pending? No
Status: Evolved into Civil litigation (the individual is a named party)
Status Date: 06/13/2000
Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court
Name of Court: UNITED STATES DISTRICT COURT
Location of Court: EASTERN DISTRICT OF NEW YORK
Docket/Case #: CV003362
Date Notice/Process Served: 06/13/2000
Litigation Pending? No
Disposition: Settled
Disposition Date: 03/03/2009
Monetary Compensation Amount: \$250,000.00
Individual Contribution Amount: \$4,166.66

Firm Statement THE MATTER WAS SETTLED IN THE AMOUNT OF \$250,000.00. THE FIRM PAID \$83,333.34 AND WAS REIMBURSED BY ITS ERRORS AND OMISSIONS CARRIER IN THE AMOUNT OF \$12,500.00, BY RR ROGER GOREN'S ERRORS AND OMISSIONS CARRIER \$4,166.66 TO THE SETTLEMENT AND BY TWO OTHER AGENTS IN THE AMOUNT OF \$8,333.32.

Reporting Source: Individual

**Employing firm when activities occurred which led to the complaint:**

MONY SECURITIES CORPORATION

Allegations:

PLANTIFFS ALLEGE THAT THE "DEFENDANTS, DIRECTLY OR INDIRECTLY, SOLICITED AND OBTAINED MONEY FROM THE PLAINTIFFS AND THE CLASS BY MEANS OF FALSELY REPRESENTING TO PLAINTIFFS AND THE CLASS THAT SUCH MONIES WOULD BE APPLIED TO BONA FIDE INVESTMENTS TO BE HELD ON THEIR BEHALF, INCLUDING MONEY MARKET FUND(S) AND OTHER MUTUAL FUND SHARES AND PROMISSORY NOTES... AND BY CONCEALING FROM PLAINTIFFS AND THE CLASS THAT SUCH PURPORTED INVESTMENTS WERE IN FACT FICTITIOUS IN NATURE OR WOULD NOT BE EFFECTED AND THAT THE FUNDS IN FACT WOULD BE COMINGLED WITH THE FUNDS OF OTHER INVESTORS... AND STOLEN." IT IS ALLEGED THAT THE DEFENDANT WAS "UNJUSTLY ENRICHED" AND WAS COMPENSATED WITH "STOLEN INVESTOR MONIES." PLAINTIFFS ALLEGE THAT THE DEFENDANT CONSPIRED TO SERVE AS THE NOMINAL MONY REPRESENTATIVE ON VARIOUS MONY INSURANCE POLICIES HELD BY INVESTORS AND PROVIDED FINANCIAL ADVISORY SERVICES THROUGHOUT THE COURSE OF THE ALLEGED "PONZI SCHEME." IT IS ALLEGED THAT THIS WAS DONE TO FACILITATE THE USE OF MONY'S OFFICES AND EMPLOYEES TO FURTHER THE CONTINUANCE OF THE ALLEGED SCHEME. IT IS FURTHER ALLEGED THAT THE DEFENDANT "KNOWINGLY OR RECKLESSLY: (I) EMPLOYED DEVICES, SCHEMES AND ARTIFICES TO DEFRAUD, (II) OBTAINED MONEY OR PROPERTY BY MEANS OF, OR OTHERWISE MADE UNTRUE STATEMENTS OF MATERIAL FACTS (III) ENGAGED IN ACTS, TRANSACTIONS, PRACTICES AND COURSES OF BUSINESS WHICH HAVE OPERATED AS A FRAUD OR DECEIT UPON PURCHASERS OF THE SECURITIES AND OTHER PERSON." IT IS ALSO ALLEGED THAT THE DEFENDANT FAILED TO DISCLOSE MATERIAL INFORMATION TO INVESTORS CONCERNING THE USE IF THEIR FUNDS. PLAINTIFFS ALLEGE THAT DEFENDANTS DEFRAUDED HUNDEREDS OF CUSTOMERS RESULTING IN LOSSES IN EXCESS OF \$35,000,000. TIME PERIOD JANUARY 1, 1985 THROUGH AND INCLUDING FEBRUARY 18, 2000.

Product Type:

No Product

Alleged Damages:

\$35,000,000.00

Customer Complaint Information**Date Complaint Received:** 06/13/2000**Complaint Pending?** No**Status:** Settled**Status Date:** 06/13/2000**Settlement Amount:** \$250,000.00**Individual Contribution Amount:** \$4,166.66**Civil Litigation Information****Disposition:** Settled**Disposition Date:** 03/03/2009**Broker Statement**

THE MATTER WAS SETTLED IN THE AMOUNT OF \$250,000.00. THE FIRM PAID \$83,333.34 AND WAS REIMBURSED BY ITS ERRORS AND OMISSIONS CARRIER IN THE AMOUNT OF \$12,500.00, BY RR ROGER GOREN'S ERRORS AND OMISSIONS CARRIER \$4,166.66 TO THE SETTLEMENT AND BY TWO



OTHER AGENTS IN THE AMOUNT OF \$8,333.32.



Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

Disclosure 1 of 1

Reporting Source: Individual

Initiated By: NEW YORK INSURANCE DEPARTMENT

Notice Date: 04/14/2006

Details: THE NYID ALLEGED THAT I FAILED TO COMPLY WITH THE REQUIREMENTS OF ITS REGULATION 60 RELATING TO A VARIABLE ANNUITY SALE IN 2000.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: HORNOR, TOWNSEND, & KENT, INC
Termination Type: Voluntary Resignation
Termination Date: 01/10/2012
Allegations: MR. GOREN WAS UNDER REVIEW FOR INTERNAL HTK POLICY VIOLATIONS AT THE TIME OF HIS DEPARTURE FROM HTK. THE INTERNAL REVIEW REVEALED THAT MR. GOREN FAILED TO COMPLY WITH HTK'S POLICIES REGARDING SHARING COMMISSIONS AND LISTING HIMSELF AS THE REGISTERED REPRESENTATIVE ON AN HTK ACCOUNT THAT WAS ACTUALLY BEING SERVICED BY A DIFFERENT REGISTERED REPRESENTATIVE. MR. GOREN PAID APPROXIMATELY \$500 IN COMMISSIONS TO THE OTHER REGISTERED REPRESENTATIVE OF HTK WHICH IS AGAINST FIRM POLICY. THERE WAS NO INDICATION OF INAPPROPRIATE ACTIVITY IN THE ACCOUNT IN QUESTION.
Product Type: No Product

Reporting Source: Individual
Firm Name: HORNOR, TOWNSEND & KENT, INC.
Termination Type: Voluntary Resignation
Termination Date: 01/10/2012
Allegations: MR. GOREN WAS UNDER REVIEW FOR INTERNAL HTK POLICY VIOLATIONS AT THE TIME OF THIS DEPARTURE FROM HTK. THE INTERNAL REVIEW REVEALED THAT MR. GOREN FAILED TO COMPLY WITH HTK'S POLICIES REGARDING SHARING COMMISSIONS AND LISTING HIMSELF AS THE REGISTERED REPRESENTATIVE ON AN HTK ACCOUNT THAT WAS ACTUALLY BEING SERVICED BY A DIFFERENT REGISTERED REPRESENTATIVE. MR. GOREN PAID APPROXIMATELY \$500 IN COMMISSIONS TO THE OTHER REGISTERED REPRESENTATIVE OF HTK WHICH IS AGAINST FIRM POLICY. THERE WAS NO INDICATION OF INAPPROPRIATE ACTIVITY IN THE ACCOUNT IN QUESTION.
Product Type: No Product



End of Report

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