



IAPD Report

MARK DANIEL KRUPKOWSKI

CRD# 1244603

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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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

MARK DANIEL KRUPKOWSKI (CRD# 1244603)

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 **12/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	03/25/2017
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	03/25/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	MSI FINANCIAL SERVICES, INC.	14251	NORTH ANDOVER, MA	01/02/2015 - 03/25/2017
IA	MSI FINANCIAL SERVICES, INC.	14251	NORTH ANDOVER, MA	01/02/2015 - 03/25/2017
IA	NEW ENGLAND SECURITIES CORPORATION	615	NORTH ANDOVER, MA	08/06/2007 - 01/02/2015

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
Regulatory Event	4
Customer Dispute	2



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 **18** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MML INVESTORS SERVICES, LLC**
Main Address: 1295 STATE STREET
SPRINGFIELD, MA 01111-0001
Firm ID#: 10409

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/25/2017
B	FINRA	Invest. Co and Variable Contracts	Approved	03/25/2017
B	Arizona	Agent	Approved	03/25/2017
B	California	Agent	Approved	03/25/2017
B	Connecticut	Agent	Approved	03/25/2017
B	District of Columbia	Agent	Approved	03/25/2017
B	Florida	Agent	Approved	03/25/2017
B	Maine	Agent	Approved	03/25/2017
IA	Maine	Investment Adviser Representative	Approved	03/25/2017
B	Massachusetts	Agent	Approved	03/25/2017
B	Michigan	Agent	Approved	04/11/2022
B	Montana	Agent	Approved	11/28/2017
B	New Hampshire	Agent	Approved	03/25/2017



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	03/25/2017
B Ohio	Agent	Approved	03/25/2017
B Rhode Island	Agent	Approved	03/25/2017
IA Rhode Island	Investment Adviser Representative	Approved	03/25/2017
B South Carolina	Agent	Approved	08/18/2022
B Tennessee	Agent	Approved	10/13/2022
B Texas	Agent	Approved	03/25/2017
IA Texas	Investment Adviser Representative	Restricted Approval	06/19/2017
B Washington	Agent	Approved	12/01/2021
B Wyoming	Agent	Approved	05/11/2018

Branch Office Locations

MML INVESTORS SERVICES, LLC
1538 TURNPIKE STREET
SUITE 404
NORTH ANDOVER, MA 01845



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 2 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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	06/19/2002
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/17/1984

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/17/2006
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/03/1984

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	01/02/2015 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	NORTH ANDOVER, MA
IA	01/02/2015 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	NORTH ANDOVER, MA
IA	08/06/2007 - 01/02/2015	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	NORTH ANDOVER, MA
B	08/01/2007 - 01/02/2015	NEW ENGLAND SECURITIES	CRD# 615	NORTH ANDOVER, MA
IA	06/27/2012 - 02/21/2014	BAYSTATE WEALTH MANAGEMENT	CRD# 151664	OVERLAND PARK,, KS
IA	03/20/2007 - 08/10/2007	AXA ADVISORS, LLC	CRD# 6627	NORTH ANDOVER, MA
B	06/01/2005 - 08/10/2007	AXA ADVISORS, LLC	CRD# 6627	NORTH ANDOVER, MA
IA	06/01/2005 - 05/05/2006	AXA ADVISORS, LLC	CRD# 6627	NORTH ANDOVER, MA
IA	08/15/2002 - 06/01/2005	MONY SECURITIES CORPORATION	CRD# 4386	N ANDOVER, MA
B	03/19/1984 - 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
03/2017 - Present	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	NORTH ANDOVER, MA, United States
07/2016 - Present	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	NORTH ANDOVER, MA, United States
01/2015 - Present	METLIFE SECURITIES INC.	Mass Transfer	Y	NORTH ANDOVER, MA, United States



Registration & Employment History



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.

- INDEPENDENT INSURANCE AGENT - MERRIMACK INSURANCE & RETIREMENT PLANNING SERVICES - DENTAL AND GROUP DISABILITY INCOME DISABILITY LONG-TERM CARE - FROM BUSINESS ADDRESS - 15 SECURITY HOURS AND 0 NON SECURITY HOURS - SINCE 08/2007



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
Regulatory Event	4
Customer Dispute	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 4

Reporting Source:	Individual
Regulatory Action Initiated By:	MASSACHUSETTS DIVISION OF INSURANCE
Sanction(s) Sought:	Cease and Desist Other: \$3,500 ADMINISTRATIVE ASSESSMENT
Date Initiated:	03/24/1999
Docket/Case Number:	SIU NO. 2894
Employing firm when activity occurred which led to the regulatory action:	MONY SECURITIES
Product Type:	No Product
Allegations:	REPRESENTATIVE IS ALLEGED TO HAVE CARRIED ON INSURANCE BUSINESS IN A NAME, "THE MERRIMACK GROUP", THAT IS NOT STATED ON HIS INSURANCE LICENSE.
Current Status:	Final
Resolution:	LETTER AGREEMENT
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	03/24/1999



Sanctions Ordered:	Cease and Desist Other: \$3,500 ADMINISTRATIVE ASSESSMENT.
Broker Statement	THIS ACTION IS THE RESULT OF THE FACT THAT THE INSURANCE DEPARTMENT OF THE STATE OF MA REQUIRES "DOING BUSINESS AS" NAMES TO INCLUDE THE WORD "INSURANCE." I PAID AN ADMINISTRATIVE ASSESSMENT TO THE STATE OF MA FOR THIS OVERSIGHT.
Disclosure 2 of 4	
Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Other: PROBATION FOR ONE YEAR
Date Initiated:	01/24/2003
Docket/Case Number:	65066-03-AG
Employing firm when activity occurred which led to the regulatory action:	MONY SECURITIES
Product Type:	No Product
Allegations:	REPRESENTATIVE DID NOT DISCLOSE ON A LICENSE APPLICATION A PRIOR ADMINISTRATIVE ACTION IN ANOTHER STATE INVOLVING THE NAME UNDER WHICH REPRESENTATIVE WAS CONDUCTING BUSINESS.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/24/2003
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: PROBATION FOR ONE YEAR.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$750.00
Portion Levied against individual:	\$750.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	03/03/2003
Was any portion of penalty waived?	No

**Amount Waived:****Broker Statement**

THIS ACTION IS THE RESULT OF THE FACT THAT THE INSURANCE DEPARTMENT OF THE STATE OF MA REQUIRES "DOING BUSINESS AS" NAMES TO INCLUDE THE WORD "INSURANCE." I PAID AN ADMINISTRATIVE ASSESSMENT TO THE STATE OF MA FOR THIS OVERSIGHT.

I SUBSEQUENTLY NEGLECTED TO ANSWER "YES" TO A QUESTION RELATING TO THIS ADMINISTRATIVE MATTER ON A LICENSE RENEWAL APPLICATION IN FL, WHICH RESULTED IN A CONSENT ORDER TO ACKNOWLEDGE MY ERROR AND THE PAYMENT OF A SMALL FINE.

Disclosure 3 of 4**Reporting Source:**

Individual

Regulatory Action Initiated By:

MAINE BUREAU OF INSURANCE

Sanction(s) Sought:

Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated:

08/20/2004

Docket/Case Number:

INS 04-237

Employing firm when activity occurred which led to the regulatory action:

MONY SECURITIES CORPORATION

Product Type:

No Product

Allegations:

FAILURE TO DISCLOSE AN ADMINISTRATIVE MATTER ON THE UNIFORM APPLICATION FOR INDIVIDUAL INSURANCE PRODUCER LICENSE

Current Status:

Final

Resolution:

Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Yes

Resolution Date:

08/20/2004

Sanctions Ordered:Civil and Administrative Penalty(ies)/Fine(s)
Other: \$100 CIVIL PENALTY**Monetary Sanction 1 of 1****Monetary Related Sanction:**

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$100.00

Portion Levied against individual:

\$100.00

Payment Plan:

NONE

Is Payment Plan Current:**Date Paid by individual:**

08/20/2004



Was any portion of penalty waived? No

Amount Waived:

Broker Statement UPON EXECUTION OF THE CONSENT AGREEMENT TO NONRESIDENT PRODUCER LICENSE WAS ISSUED.

THIS ACTION IS THE RESULT OF THE FACT THAT THE INSURANCE DEPARTMENT OF THE STATE OF MA REQUIRES "DOING BUSINESS AS" NAMES TO INCLUDE THE WORD "INSURANCE." I PAID AN ADMINISTRATIVE ASSESSMENT TO THE STATE OF MA FOR THIS OVERSIGHT.

I SUBSEQUENTLY NEGLECTED TO ANSWER "YES" TO A QUESTION RELATING TO THIS ADMINISTRATIVE MATTER ON A LICENSE RENEWAL APPLICATION IN FL, WHICH RESULTED IN A CONSENT ORDER TO ACKNOWLEDGE MY ERROR AND THE PAYMENT OF A SMALL FINE.

Disclosure 4 of 4

Reporting Source: Individual

Regulatory Action Initiated By: CALIFORNIA DEPARTMENT OF INSURANCE

Sanction(s) Sought: Revocation

Date Initiated: 01/01/2004

Docket/Case Number: LBB 1870-AP (AR)

Employing firm when activity occurred which led to the regulatory action: MONY SECURITIES

Product Type: No Product

Allegations: FAILURE TO RESPOND TO ALLEGATION THAT LICENSE APPLICATION IN ANOTHER STATE WAS INACCURATE.

Current Status: Final

Resolution: Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 01/01/2004

Sanctions Ordered: Revocation
Other: CA LICENSE TEMPORARILY REVOKED; LATER REINSTATED.

Broker Statement THIS ACTION IS THE RESULT OF THE FACT THAT THE INSURANCE DEPARTMENT OF THE STATE OF MA REQUIRES "DOING BUSINESS AS" NAMES TO INCLUDE THE WORD, "INSURANCE." I PAID AN ADMINISTRATIVE ASSESSMENT TO THE STATE OF MA FOR THIS OVERSIGHT.

I SUBSEQUENTLY NEGLECTED TO ANSWER "YES" TO A QUESTION



RELATING TO THIS ADMINISTRATIVE MATTER ON A LICENSE RENEWAL APPLICATION IN CA, WHICH RESULTED IN THE TEMPORARY REVOCATION OF MY CA LICENSE



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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AXA ADVISORS, LLC

Allegations: CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A 2005 VARIABLE LIFE INSURANCE POLICY. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES UNSPECIFIED.

Product Type: Insurance

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.

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: 10/15/2013

Complaint Pending? No

Status: Denied

Status Date: 12/05/2013

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS, LLC

Allegations: CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A 2005 VARIABLE LIFE INSURANCE POLICY. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES UNSPECIFIED

Product Type: Insurance

Alleged Damages: \$0.00



Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.

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: 10/15/2013

Complaint Pending? No

Status: Denied

Status Date: 12/05/2013

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: CUSTOMER ALLEGED THAT HE WASN'T ADVISED WHEN HE OPENED HIS ACCOUNT THAT THE PLAN ADMINISTRATION PERFORMED BY PENSION ASSOCIATES WOULD TERMINATE IF HE TRANSFERRED HIS INVESTMENTS. CUSTOMER FURTHER ALLEGED THAT HE WAS NOT ADVISED THAT IF HE WANTED TO MOVE HIS INVESTMENTS BUT CONTINUE TO HAVE PENSION ASSOCIATES ADMINISTER HIS PLAN, PENSION ASSOCIATES WOULD HAVE TO INCREASE ITS FEES AND PASS THE INCREASE ALONG TO ME. DAMAGES UNSPECIFIED.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/07/2005

Complaint Pending? No

Status: Denied

Status Date: 02/01/2005

Settlement Amount:

Individual Contribution Amount:



End of Report

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