



IAPD Report

GREGORY DALE STEIN

CRD# 1289625

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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

GREGORY DALE STEIN (CRD# 1289625)

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 **01/07/2026**.

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 **8** 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	ST. LOUIS, MO	01/02/2015 - 03/25/2017
IA	MSI FINANCIAL SERVICES, INC.	14251	ST. LOUIS, MO	01/02/2015 - 03/25/2017
IA	NEW ENGLAND SECURITIES CORPORATION	615	ST. LOUIS, MO	06/13/2011 - 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
Customer Dispute	1
Termination	1
Judgment/Lien	3



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 **8** 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	General Securities Sales Supervisor	Approved	03/25/2017
B	Colorado	Agent	Approved	10/30/2025
B	Florida	Agent	Approved	03/25/2017
B	Illinois	Agent	Approved	03/25/2017
B	Indiana	Agent	Approved	01/15/2020
B	Michigan	Agent	Approved	04/02/2018
B	Missouri	Agent	Approved	03/25/2017
IA	Missouri	Investment Adviser Representative	Approved	03/25/2017
B	Texas	Agent	Approved	03/25/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	05/26/2017
B	Washington	Agent	Approved	01/11/2022

Branch Office Locations



Qualifications

MML INVESTORS SERVICES, LLC

16150 Main Circle Drive
Suite 400
Chesterfield, MO 63017

MML INVESTORS SERVICES, LLC

CHESTERFIELD, MO



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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	07/02/1992

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
National Commodity Futures Examination (S3)	Series 3	08/20/1998
General Securities Representative Examination (S7)	Series 7	09/15/1984

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	02/20/1992
Uniform Securities Agent State Law Examination (S63)	Series 63	10/01/1984

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	ST. LOUIS, MO
IA	01/02/2015 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	ST. LOUIS, MO
IA	06/13/2011 - 01/02/2015	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	ST. LOUIS, MO
B	06/10/2011 - 01/02/2015	NEW ENGLAND SECURITIES	CRD# 615	ST. LOUIS, MO
IA	01/06/2009 - 06/06/2011	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	CHESTERFIELD, MO
B	12/18/2008 - 06/06/2011	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	CHESTERFIELD, MO
IA	04/03/2007 - 12/22/2008	CENTURY SECURITIES ASSOCIATES INC	CRD# 28218	ST. CHARLES, MO
B	04/03/2007 - 12/22/2008	CENTURY SECURITIES ASSOCIATES, INC.	CRD# 28218	ST. CHARLES, MO
IA	12/17/2008 - 12/18/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	CHESTERFIELD, MO
B	10/28/2005 - 04/02/2007	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	BELLEVILLE, IL
IA	10/28/2005 - 04/02/2007	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	BELLEVILLE, IL
B	07/28/2004 - 09/13/2005	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	MEMPHIS, TN
IA	07/28/2004 - 09/13/2005	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	ST. LOUIS, MO
IA	04/01/2003 - 08/04/2004	UNION PLANTERS INVESTMENT ADVISORS, INC.	CRD# 111807	ST. LOUIS, MO
B	03/20/2003 - 08/04/2004	PFIC SECURITIES CORPORATION	CRD# 34941	FRANKLIN, TN
IA	03/04/1998 - 03/18/2003	MORGAN STANLEY	CRD# 7556	CHESTERFIELD, MO
B	07/07/1997 - 03/18/2003	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	05/01/1992 - 07/08/1997	ADVEST, INC.	CRD# 10	HARTFORD, CT



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	10/27/1987 - 05/05/1992	KIDDER, PEABODY & CO. INCORPORATED	CRD# 7613	NEW YORK, NY
B	09/24/1984 - 11/19/1987	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	

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	CHESTERFIELD, MO, United States
07/2016 - Present	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	CHESTERFIELD, MO, United States
01/2015 - 03/2017	METLIFE SECURITIES INC.	REG REP	Y	ST. LOUIS, MO, 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.

Independent Insurance Agent - from business address - Life/Accident/Health - 1 security hours and 0 non security hours-since 12/2016



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
Termination	1
Judgment/Lien	3

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:	Individual
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES, LLC
Allegations:	The complainant alleges that beginning in 2022, quarterly tax estimates weren't made related to a distribution, and stock was sold from his account without his authorization, which has put him in a higher tax bracket and has caused him financial harm.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm has been unable to determine that potential damages from the alleged activity would be under \$5,000.
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:	04/17/2023
Complaint Pending?	No



Status:	Settled
Status Date:	07/07/2023
Settlement Amount:	\$82,687.56
Individual Contribution Amount:	\$1,000.00
Broker Statement	Internal case #202304210177.



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:	Individual
Firm Name:	ADVEST INC
Termination Type:	Voluntary Resignation
Termination Date:	07/03/1997
Allegations:	INTERNAL REVIEW CONDUCTED BY ADVEST FOR POSSIBLE VIOLATION OF NYSE RULE 312 G WITH REGARD TO THE SALE OF THE STOCK OF ADVEST GROUP INC TO ADVEST CLIENTS. 22 OUT OF 27 OF MR. STEINS CLIENTS STATED THE TRADES WERE UNSOLICITED. ALL 27 WERE OFFERED LETTERS OF RESCESION. NO CLIENT RESCINDED HIS TRADE. MATERS IS CONSIDERED CLOSED.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Types:	
Broker Statement	I WAS NOT ASKED TO RESIGN FROM ADVEST. [THIRD PARTY], PARTNER, RESIGNED VOLUNTARILY TO MOVE OUR BUSINESS TO MORGAN STANLEY. INVESTIGATION WAS NOT LAUNCHED UNTIL AFTER I WAS ALREADY EMPLOYED AT MORGAN STANLEY. I RESIGNED BECAUSE I WAS CHANGING FIRMS AND HAD NO PRIOR NOTICE OF THIS PENDING INTERNAL INVESTIGATION UNTIL I HAD BEEN EMPLOYED BY MORGAN STANLEY. [THIRD PARTY] AND I LEFT COINEISENTLY ON 7/2/1997.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 3

Reporting Source: Individual
Judgment/Lien Holder: First Book Investments, LLC
Judgment/Lien Amount: \$4,296.66
Judgment/Lien Type: Civil
Date Filed with Court: 01/22/2021
Date Individual Learned: 01/04/2023
Type of Court: State Court
Name of Court: St. Louis Co. Circuit Court
Location of Court: Saint Louis County, MO.
Docket/Case #: 20SL-AC13676
Judgment/Lien Outstanding? Yes

Disclosure 2 of 3

Reporting Source: Individual
Judgment/Lien Holder: MARY DEMING
Judgment/Lien Amount: \$93,625.49
Judgment/Lien Type: Civil
Date Filed with Court: 11/21/2012
Type of Court: State Court
Name of Court: OFFICE OF THE CIRCUIT CLERK
Location of Court: CLAYTON, MISSOURI
Docket/Case #: 612455-02 12-GARN-94871
Judgment/Lien Outstanding? Yes
Broker Statement LEARNED OF EVENT ON 12/17/2012

Disclosure 3 of 3

Reporting Source: Individual
Judgment/Lien Holder: STATE OF MISSOURI DEPT OF REVENUE
Judgment/Lien Amount: \$2,990.73
Judgment/Lien Type: Tax
Date Filed with Court: 09/17/2008
Type of Court: State Court
Name of Court: COUNTY COURT, ST. CHARLES, MO
Location of Court: ST. CHARLES, MO



Judgment/Lien Outstanding?

Yes

Broker Statement

I AGREE TO PAY \$100 PER MONTH (DUE ON LAST BUSINESS DAY OF MONTH) UNTIL PAID IN FULL.



End of Report

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