



IAPD Report

ARNIE DAVID BERGMAN

CRD# 1338888

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

ARNIE DAVID BERGMAN (CRD# 1338888)

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 **12/04/2025**.

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 **13** 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
IA	MSI FINANCIAL SERVICES, INC.	14251	TACOMA, WA	08/29/2002 - 03/25/2017
B	MSI FINANCIAL SERVICES, INC.	14251	TACOMA, WA	07/24/2002 - 03/25/2017
B	METROPOLITAN LIFE INSURANCE COMPANY 4095		TACOMA, WA	07/24/2002 - 07/09/2007

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	1
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 **13** 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	FINRA	Investment Co./Variable Contracts Prin	Approved	03/25/2017
B	Arizona	Agent	Approved	03/25/2017
B	Arkansas	Agent	Approved	09/20/2024
B	California	Agent	Approved	03/25/2017
B	Florida	Agent	Approved	04/05/2024
B	Georgia	Agent	Approved	09/20/2024
B	Montana	Agent	Approved	05/12/2017
B	New Mexico	Agent	Approved	08/25/2020
B	North Carolina	Agent	Approved	03/25/2017
B	Oregon	Agent	Approved	03/25/2017
B	South Carolina	Agent	Approved	03/25/2017



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	03/25/2017
IA Texas	Investment Adviser Representative	Restricted Approval	05/05/2017
B Virginia	Agent	Approved	03/25/2017
B Washington	Agent	Approved	03/25/2017
IA Washington	Investment Adviser Representative	Approved	03/25/2017

Branch Office Locations

MML INVESTORS SERVICES, LLC

4301 S Pine St.
Ste. 457
Tacoma, WA 98409




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



Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	04/03/1986

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/04/1995
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/12/1985

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/07/2002
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/18/1985

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
IA	08/29/2002 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	TACOMA, WA
B	07/24/2002 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	TACOMA, WA
B	07/24/2002 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	TACOMA, WA
B	02/13/1985 - 07/22/2002	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, NJ

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	Mass Transfer	Y	TACOMA, WA, United States
07/2016 - Present	Massachusetts Mutual Life Insurance Company	Registered Rep	Y	Springfield, MA, United States
07/2002 - 03/2017	METLIFE SECURITIES, INC.	FINANCIAL SERVICES REPRESENTATIVE	Y	TACOMA, WA, United States
07/2002 - 03/2017	METROPOLITAN LIFE INSURANCE CO	FINANCIAL SERVICES REPRESENTATIVE	Y	TACOMA, WA, 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.

OWNER OF RENTAL PROPERTY AT 3008 NORTH NARROWS DRIVE A202 TACOMA WA 98407 1 WEEKDAY AND 1 EVENING/WEEKEND HOURS STARTED 3/13.



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	1
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 1

Reporting Source: Regulator

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 11/07/1991

Docket/Case Number: C3B910041

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

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Consent

Resolution Date: 11/07/1991

Sanctions Ordered: Censure
Monetary/Fine \$3,500.00

Other Sanctions Ordered:

Sanction Details:



Regulator Statement

ON NOVEMBER 7, 1991, THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C3B910041 (DISTRICT NO. 3) SUBMITTED BY RESPONDENTS FIRST INVESTORS CORPORATION, WILLIAM M. GRIBBLE, HOWARD A. WASHBURN, CHARLES R. BENDER, ARNIE D. BERGMAN, AND STEPHEN M. PERRY WAS ACCEPTED; THEREFORE, RESPONDENT MEMBER IS CENSURED AND FINED \$25,000; RESPONDENT GRIBBLE IS CENSURED, FINED \$8,200, AND REQUIRED TO REQUALIFY BY EXAMINATION AS A GENERAL SECURITIES PRINCIPAL WITHIN 90 DAYS OF THE DATE OF NOTIFICATION OF ACCEPTANCE OF THIS AWC; RESPONDENT WASHBURN IS CENSURED AND FINED \$10,000; RESPONDENT BENDER IS CENSURED AND FINED \$4,200; RESPONDENT BERGMAN IS CENSURED AND FINED \$3,500, AND RESPONDENT PERRY IS CENSURED AND FINED \$2,500 (ARTICLE III, SECTIONS 1, 2 AND 27 OF THE RULES OF FAIR PRACTICE - RESPONDENT GRIBBLE, BENDER, BERGMAN, AND PERRY RECOMMENDED TO PUBLIC CUSTOMERS THE PURCHASE OF SECURITIES WITHOUT HAVING REASONABLE GROUNDS FOR BELIEVING THAT SUCH RECOMMENDATIONS WERE SUITABLE FOR THE CUSTOMERS IN VIEW OF THE SIZE AND NATURE OF THE TRANSACTIONS, AND THE CUSTOMERS' FINANCIAL SITUATIONS, CIRCUMSTANCES AND NEEDS; RESPONDENT GRIBBLE FAILED TO SUPERVISE RESPONDENTS BENDER AND PERRY, PROPERLY AND RESPONDENT WASHBURN FAILED TO SUPERVISE RESPONDENTS GRIBBLE AND BERGMAN PROPERLY TO ENSURE THEIR COMPLIANCE WITH APPLICABLE NASD RULES; AND, RESPONDENT MEMBER FAILED TO ESTABLISH AND MAINTAIN ADEQUATE WRITTEN OR UNWRITTEN SUPERVISORY PROCEDURES TO DETECT AND PREVENT THE UNSUITABLE RECOMMENDATIONS AND SALE OF UNSUITABLE INVESTMENTS TO PUBLIC CUSTOMERS).

\$3,500.00 PAID ON 12/6/91 INVOICE #91-3B-1328

Reporting Source: Individual

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS

Sanction(s) Sought: Censure

Other Sanction(s) Sought: FINE

Date Initiated: 11/07/1991

Docket/Case Number: C3B910041

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

Product Type: Mutual Fund(s)

Other Product Type(s):

Allegations: RECOMMENDED THE PURCHASE OF CERTAIN MUTUAL FUNDS WITHOUT HAVING REASONABLE GROUNDS FOR BELIEVING THAT SUCH TRANSACTIONS WERE SUITABLE.



Current Status:	Final
Resolution:	Consent
Resolution Date:	11/07/1991
Sanctions Ordered:	Censure Monetary/Fine \$3,500.00
Other Sanctions Ordered:	
Sanction Details:	ACCEPTANCE WAIVER AND CONSENT (AWC) WHEREBY ARNIE BERGMAN ("BERGMAN), WITHOUT ADMITTING OR DENYING, ACCEPTED AND CONSENTED TO FINDINGS BY THE NATIONAL ASSOCIATION OF SECURITIES DEALERS (COMPLAINT NUMBER C3B910041) THAT BERGMAN, ON OR ABOUT OCTOBER 1989, MADE AN UNSUITABLE RECOMMENDATION TO ONE CUSTOMER IN VIOLATION OF ARTICLE III, SECTION 1 AND 2 OF THE NASD RULES OF FAIR PRACTICE; AND CONSENTED TO A PENALTY OF A CENSURE AND A \$3500 FINE.
Broker Statement	RECOMMENDED THE PURCHASE OF CERTAIN MUTUAL FUNDS WITHOUT HAVING REASONABLE GROUNDS FOR BELIEVING THAT SUCH TRANSACTIONS WERE SUITABLE. WAS CENSURED AND FINED.



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:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE
Allegations:	CUSTOMERS ALLEGE THE REPRESENTATIVE FAILED TO FOLLOW THEIR REQUESTS FOR CONSERVATIVE INVESTMENTS WHEN THEY PURCHASED VARIABLE ANNUITIES IN AUGUST 2006, MARCH 2007, APRIL 2008 AND A BROKERAGE ACCOUNT IN MARCH 2007.
Product Type:	Annuity-Variable Investment Contract
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.
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:	04/08/2009
Complaint Pending?	No
Status:	Denied
Status Date:	05/29/2009
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST INVESTORS CORP
Allegations:	THE CLAIMANT ALLEGED THAT APPLICANT RECOMMENDED AN UNSUITABLE INVESTMENT. SHE ALLEGED A \$23,974.33 LOSS.
Product Type:	Mutual Fund(s)



Alleged Damages: \$23,974.33

Customer Complaint Information

Date Complaint Received: 08/14/1991

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 02/25/1992

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 91-01844

Date Notice/Process Served: 08/14/1991

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/25/1992

Monetary Compensation Amount: \$11,500.00

Individual Contribution Amount: \$0.00

Broker Statement THE MATTER WAS SETTLED FOR \$11,500.



End of Report

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