IAPD Report

MATTHEW WILLIAM GEHERIN

CRD# 1432845

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

MATTHEW WILLIAM GEHERIN (CRD# 1432845)

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 **07/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	11/27/2013
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	02/12/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	PARK AVENUE SECURITIES LLC	46173	NEW YORK, NY	05/03/1999 - 01/31/2003
B	GUARDIAN INVESTOR SERVICES CORPORATION	6635	NEW YORK, NY	02/08/1991 - 05/03/1999
B	NML EQUITY SERVICES, INC.	2881	MILWAUKEE, WI	02/25/1986 - 12/18/1990

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	2
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 **20** 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	Invest. Co and Variable Contracts	Approved	11/27/2013
B	FINRA	General Securities Representative	Approved	12/02/2025
B	Alabama	Agent	Approved	04/13/2021
B	Arizona	Agent	Approved	11/07/2025
B	California	Agent	Approved	09/29/2025
B	Florida	Agent	Approved	08/18/2020
B	Georgia	Agent	Approved	02/04/2022
B	Illinois	Agent	Approved	01/04/2021
B	Maine	Agent	Approved	03/30/2023
B	Maryland	Agent	Approved	05/03/2022
B	Nevada	Agent	Approved	04/15/2026
B	New Jersey	Agent	Approved	01/24/2022
B	New York	Agent	Approved	02/11/2014

Qualifications

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	06/14/2021
B	North Carolina	Agent	Approved	09/15/2021
B	Ohio	Agent	Approved	11/12/2020
B	Oregon	Agent	Approved	11/30/2020
B	Pennsylvania	Agent	Approved	05/01/2025
B	South Carolina	Agent	Approved	01/07/2020
B	Texas	Agent	Approved	02/10/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	02/12/2020
B	Virginia	Agent	Approved	02/01/2018
B	Washington	Agent	Approved	10/05/2022
B	Wisconsin	Agent	Approved	06/01/2026

Branch Office Locations

MML INVESTORS SERVICES, LLC
400 Meridian Centre
Suite 101
Rochester, NY 14618

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
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	12/02/2025
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/12/2013

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/12/2013
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/06/2006

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	05/03/1999 - 01/31/2003	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	02/08/1991 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	02/25/1986 - 12/18/1990	NML EQUITY SERVICES, INC.	CRD# 2881	MILWAUKEE, WI

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
10/2013 - Present	MML INVESTORS SERVICES, INC	REGISTERED REPRESENTATIVE	Y	ROCHESTER, NY, United States
04/2006 - Present	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	AGENT	N	ROCHESTER, 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.

(1) NAME: MATTHEW W. GEHERIN INV REL: Y ADDR: 400 MERIDIAN CENTRE, SUITE 101, ROCHESTER NY 14618 NATURE: INDIVIDUAL LIFE, HEALTH, GROUP LIFE, GROUP HEALTH. POSITION: SALES, AGENT. START: 06/1984 NO HR/MO: 2 NO HR/MO DUR TRADING: 2.
(2) NAME: MICAHMIND INV REL: N ADD: 161 SHIREWOOD DR ROCHESTER, NY 14625 NATURE: CHURCH AFFILIATIONS AND LOCAL CHAPTER OF CHRISTIANS BUSINESSMENS FELLOWSHIP POSITION: OWNER START DATE: 2/2016 NO HRS/MO 10 NO HRS/MO DUR TRADING: 10
(3)NAME: ELEVATE ROCHESTER, INV REL:N ADDR: 180 LINDEN OAKS #110, ROCHESTER NY 14625 NATURE: A CATALYST FOR THE DEVELOPMENT OF ETHICAL CULTURE, POSITION: BOARD MEMBER, START:10/28/2025, NO HR/MO: 1 NO HR/MO DUR TRADING: 0 DUTIES: LEADERSHIP & DEVELOPMENT.
(4) NAME: PARACLETE PARTNERS, LLC INV REL: Y ADDR: 400 MERIDIAN CENTRE, SUITE 101, ROCHESTER NY 14618 NATURE/DUTIES: OWNER OF LLC FOR PASS THROUGH COMPENSATION POSITION: SOLE MEMBER START: 06/25/2026 NO HR/MO: 0 NO HR/MO DUR TRADING: 0

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	2
Termination	1

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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	Ohio Department of Insurance
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	04/08/2021
Docket/Case Number:	2088618
Employing firm when activity occurred which led to the regulatory action:	MML INVESTORS SERVICES, LLC
Product Type:	No Product
Allegations:	In April of 2021, the Ohio DOI entered an order which found that the representative made a false statement on his application to act as an insurance agent in violation of State statutes.
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?	No
Resolution Date:	04/08/2021
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$500.00
Portion Levied against individual:	$500.00
Payment Plan:	N/A
Is Payment Plan Current:	Yes
Date Paid by individual:	04/13/2021
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Date Initiated:	06/02/2004
Docket/Case Number:	C9B040051
Employing firm when activity occurred which led to the regulatory action:	PARK AVENUE SECURITIES LLC
Product Type:	
Allegations:	NASD RULES 1031, 2110 - GEHERIN EXECUTED GENERAL SECURITIES TRANSACTIONS IN CLIENT ACCOUNTS WITHOUT HAVING THE PROPER NASD REGISTRATION.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	06/02/2004
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	SIX MONTHS
Start Date:	07/06/2004

End Date:	01/05/2005
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	09/19/2013
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, GEHERIN CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED $5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR SIX MONTHS. THE FINE IS DUE AND PAYABLE IMMEDIATELY UPON REASSOCIATION WITH AN MEMBER FIRM FOLLOWING THE SUSPENSION OR PRIOR TO ANY REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS ON JULY 6, 2004, AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON JANUARY 5, 2005.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD, THOMAS GOEPFERT
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	02/20/2003
Docket/Case Number:	E8B030125
Employing firm when activity occurred which led to the regulatory action:	PARK AVENUE SECURITIES, LLC
Product Type:	Equity Listed (Common & Preferred Stock)
Allegations:	I EXECUTED SECURITIES TRANSACTIONS WITHOUT THE PROPER NASD REGISTRATION.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)

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:	06/02/2004
Sanctions Ordered:	Bar (Temporary/Time Limited) Civil and Administrative Penalty(ies)/Fine(s)
Sanction 1 of 1	
Sanction Type:	Bar (Temporary/Time Limited)
Capacities Affected:	ALL CAPACITIES
Duration:	6 MONTHS
Start Date:	07/06/2004
End Date:	01/05/2005
Requalification 1 of 1	
Requalification Type:	Requalification by Exam
Length of time given to requalify:	UNSTATED
Type of exam required :	SERIES 6
Has condition been satisfied:	No
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	PAID IN FULL
Is Payment Plan Current:	Yes
Date Paid by individual:	09/20/2013
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	I COOPERATED FULLY WITH THE NASD INVESTIGATION; AND THE RECORD SHOWS I RECEIVED NO COMPENSATION FOR THE UNAUTHORIZED TRADES.

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:	PARK AVENUE SECURITIES, LLC
Termination Type:	Discharged
Termination Date:	01/31/2003
Allegations:	"VIOLATIONS OF RULES RELATIVE TO THE SALE OF EQUITIES PRODUCTS"
Product Type:	Equity Listed (Common & Preferred Stock)
Broker Statement	I RECEIVED NO COMPENSATION FOR THE UNAUTHORIZED TRADES. PAS'S PARENT COMPANY DID NOT TERMINATE ME.

End of Report

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