



IAPD Report

RICHARD JOSEPH FUCILLO

CRD# 1484347

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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

RICHARD JOSEPH FUCILLO (CRD# 1484347)

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 **03/04/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	COMMENDA CAPITAL ADVISORS	CRD# 318293	04/27/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	GWN SECURITIES INC.	128929	Cambridge, MA	08/18/2016 - 12/31/2019
B	GWN SECURITIES INC.	128929	Cambridge, MA	03/02/2015 - 12/31/2019
B	LIBERTY TREE ADVISORS, LLC	143679	ACTON, MA	11/16/2012 - 04/01/2015

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	1
Criminal	1
Customer Dispute	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **COMMENDA CAPITAL ADVISORS**
Main Address: 599 CAMBRIDGE ST
SUITE C-2
CAMBRIDGE, MA 02141
Firm ID#: 318293

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Approved	04/27/2022

Branch Office Locations

COMMENDA CAPITAL ADVISORS
599 CAMBRIDGE ST.
SUITE C-2
CAMBRIDGE, MA 02141




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
	General Securities Principal Examination (S24)	Series 24	06/29/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	07/22/1999
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/11/1986

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	12/21/1999
	Uniform Securities Agent State Law Examination (S63)	Series 63	10/24/1986

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	08/18/2016 - 12/31/2019	GWN SECURITIES INC.	CRD# 128929	Cambridge, MA
B	03/02/2015 - 12/31/2019	GWN SECURITIES INC.	CRD# 128929	Cambridge, MA
B	11/16/2012 - 04/01/2015	LIBERTY TREE ADVISORS, LLC	CRD# 143679	ACTON, MA
B	04/29/2011 - 02/10/2012	ONEAMERICA SECURITIES, INC.	CRD# 4173	WINTHROP, MA
IA	04/02/2007 - 05/11/2009	AXA ADVISORS, LLC	CRD# 6627	WELLESLEY, MA
B	04/14/1986 - 05/11/2009	AXA ADVISORS, LLC	CRD# 6627	WELLESLEY, MA
B	04/14/1986 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	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
01/2020 - Present	COMMENDA CAPITAL ADVISORS	PRINCIPAL	Y	CAMBRIDGE, MA, United States
07/2018 - Present	CURRY COLLEGE	ASSISTANT VARSITY FOOTBALL COACH	N	MILTON, MA, United States
03/2015 - 12/2019	ABMM FINANCIAL	MANAGING DIRECTOR	Y	WINTHROP, MA, United States
02/2015 - 12/2019	GWN SECURITIES INC	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, FL, United States
02/2015 - 06/2018	COMMENDA CAPITAL ADVISORS, LLC	PRINCIPAL	Y	WINTHROP, 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.

- 1) RICHARD FUCILLO; INVESTMENT RELATED; 599 CAMBRIDGE ST., SUITE C-2, CAMBRIDGE, MA 02141; INSURANCE PRODUCTION ACTIVITIES; INSURANCE PRODUCER; 07/2016; APPROX. 8 HOURS PER MONTH DURING TRADING HOURS; INSURANCE PRODUCER SELLING LIFE INSURANCE AND FIXED ANNUITY PRODUCTS.
- 2) BOWDOIN STREET LLC; NON-INVESTMENT RELATED; 17 CLIFF AVENUE, WINTHROP, MA 02152; REAL ESTATE MANAGEMENT COMPANY; PARTNER IN THE ORGANIZATION; MANAGING MEMBER; 01/2017; APPROX. 30 HOURS PER MONTH DURING NON-TRADING HOURS; PROPERTY MANAGER.
- 3) TOVI HOCKEY INC.; NON-INVESTMENT RELATED; 17 MANISON STREET, STONEHAM, MA 02180; HOCKEY EQUIPMENT MANUFACTURER; SHAREHOLDER; 01/2010; APPROX. 15 HOURS PER MONTH DURING NON-TRADING HOURS; VOTING BOARD MEMBER.



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
Criminal	1
Customer Dispute	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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	COMMONWEALTH OF MASSACHUSETTS, DIVISION OF INSURANCE
Sanction(s) Sought:	Other: FAILED TO NOTIFY THE DIVISION OF CRIMINAL COMPLAINT OF INDICTMENTS IN THE SUFFOLK SUPERIOR COURT ON MAY 8TH, 2007.
Date Initiated:	10/10/2007
Docket/Case Number:	SIU INVESTIGATION NO. 5889
Employing firm when activity occurred which led to the regulatory action:	AXA ADVISORS
Product Type:	Other: ANNUITIES - VARIABLE, LIFE INSURANCE , MUTUAL FUNDS, BROKERAGE ACCOUNTS
Allegations:	FAILURE TO DISCLOSE INDICTMENTS: MAYHEM, AGGREVATED ASSAULT AND BATTERY, TWO INDICTMENTS OF ASSAULT AND BATTERY, AND VIOLATION OF A RESTRAINING ORDER WITHIN 30 DAYS OF THE INTITIAL PRETRIAL HEARING.
Current Status:	Final
Resolution:	Settled



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:	10/17/2007
Sanctions Ordered:	Cease and Desist 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:	
Is Payment Plan Current:	Yes
Date Paid by individual:	10/17/2007
Was any portion of penalty waived?	No
Amount Waived:	



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source: Individual

Court Details: SUPERIOR COURT,SUFFOLK COUNTY, BOSTON, MA # 07-10474-001, 07-10474-002, 07-10474-003, 07-10474-004, 07-10474-005

Charge Date: 05/08/2007

Charge Details: 1) MAYHEM - FELONY ,2) AGGREVATED ASSAULT & BATTERY - FELONY, 3) 2 CHARGES ASSAULT & BATTERY - FELONY, AND 4) VIOLATION OF RESTRAINING ORDER ~ PLEA FOR ALL CHARGES WAS NOT GUILTY

Felony? Yes

Current Status: Final

Status Date: 04/28/2008

Disposition Details: 1) MAYHEM -NOT GUILTY VERDICT - 4/28/2008
2) AGGREVATED ASSAULT & BATTERY - NOT GUILTY VERDICT - 4/28/2008, 3) TWO CHARGES ASSAULT & BATTERY - NOT GUILTY VERDICT - 4/28/08, AND
4) VIOLATION OF RESTRAINING ORDER -ABUSE PREVENTION ORDER - NOT GUILTY VERDICT - 4/28/08



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: AXA ADVISORS

Allegations: CLIENT ALLEGES HE WOULD LIKE TO TERMINATE HIS VARIABLE ANNUITY WITHOUT THE IMPOSITION OF A WITHDRAWAL CHARGE DUE TO THE FACT THAT THE AGENT DID NOT DISCLOSE ADMINISTRATION FEES, SURRENDER FEES, AND SPECIFIC PERIODS OF TIME THAT THE MONEY WOULD NEED TO REMAIN IN THE ACCOUNT. DAMAGES UNSPECIFIED.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY DAMAGES 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: 03/19/2010

Complaint Pending? No

Status: Settled

Status Date: 04/20/2010

Settlement Amount: \$19,579.75

Individual Contribution Amount: \$0.00

Firm Statement WITHOUT ADMITTING FAULT OR LIABILITY, THE PARTIES AGREED TO SETTLE THE MATTER. AXA EQUITABLE AGREED TO THE SURRENDER OR TRANSFER OF THE ANNUITY CONTRACT TO ANOTHER CARRIER, WITHOUT THE IMPOSITION OF A WITHDRAWAL CHARGE. LOSS TO FIRM: \$19,579.75.

Reporting Source: Individual

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

Allegations: CLIENT ALLEGES HE WOULD LIKE TO TERMINATE HIS VARIALBE ANNUITY



WITHOUT THE IMPOSITION OF A WITHDRAWAL CHARGE DUE TO THE FACT THAT THE AGENT DID NOT DISCLOSE ADMINISTRATION FEES, SURRENDER FEES, AND SPECIFIC PERIODS OF TIME THAT THE MONEY WOULD NEED TO REMAIN IN THE ACCOUNT. DAMAGES UNSPECIFIED.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY DAMAGES 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: 03/19/2010

Complaint Pending? No

Status: Settled

Status Date: 04/20/2010

Settlement Amount: \$19,579.75

Individual Contribution Amount: \$0.00

Broker Statement WITHOUT ADMITTING FAULT OR LIABILITY, THE PARTIES AGREED TO SETTLE THE MATTER. AXA EQUITABLE AGREED TO THE SURRENDER OR TRANSFER OF THE ANNUITY CONTRACT TO ANOTHER CARRIER, WITHOUT THE IMPOSITION OF A WITHDRAWAL CHARGE. LOSS TO FIRM: \$19,579.75.



End of Report

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