



IAPD Report

MATTHEW ANTHONY MARTINEZ III

CRD# 1688923

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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

MATTHEW ANTHONY MARTINEZ III (CRD# 1688923)

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 **10/24/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	02/05/2019
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	02/22/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	PACKERLAND BROKERAGE SERVICES, INC.	37031	Scottsdale, AZ	06/24/2014 - 01/02/2019
IA	PACKERLAND BROKERAGE SERVICES, INC.	37031	Scottsdale, AZ	06/24/2014 - 01/02/2019
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	SCOTTSDALE, AZ	04/16/2014 - 07/09/2014

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	4



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 **15** 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	02/05/2019
B	FINRA	Invest. Co and Variable Contracts	Approved	02/05/2019
B	FINRA	Investment Co./Variable Contracts Prin	Approved	02/05/2019
B	Arizona	Agent	Approved	02/07/2019
IA	Arizona	Investment Adviser Representative	Approved	02/22/2019
B	Arkansas	Agent	Approved	02/11/2019
B	California	Agent	Approved	02/05/2019
B	Colorado	Agent	Approved	02/15/2019
B	Florida	Agent	Approved	02/06/2019
B	Kansas	Agent	Approved	04/10/2024
B	Maryland	Agent	Approved	04/15/2024
B	Minnesota	Agent	Approved	09/03/2024
B	Missouri	Agent	Approved	07/29/2025



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	07/09/2022
B North Carolina	Agent	Approved	08/05/2024
B Oregon	Agent	Approved	02/01/2023
B South Carolina	Agent	Approved	09/11/2025
B Texas	Agent	Approved	02/06/2019
IA Texas	Investment Adviser Representative	Restricted Approval	03/04/2019
B Washington	Agent	Approved	02/25/2022

Branch Office Locations

MML INVESTORS SERVICES, LLC
4900 NORTH SCOTTSDALE ROAD
SUITE 4000
SCOTTSDALE, AZ 85251



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	05/11/1995

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	05/05/1999
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/19/1987

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	08/17/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	06/23/1987

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	06/24/2014 - 01/02/2019	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	Scottsdale, AZ
IA	06/24/2014 - 01/02/2019	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	Scottsdale, AZ
IA	04/16/2014 - 07/09/2014	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	SCOTTSDALE, AZ
B	04/16/2014 - 06/26/2014	FIRST ALLIED SECURITIES, INC.	CRD# 32444	Scottsdale, AZ
IA	03/19/2007 - 04/16/2014	FIRST HEARTLAND CONSULTANTS, INC.	CRD# 110377	SCOTTSDALE, AZ
B	02/09/2007 - 04/16/2014	FIRST HEARTLAND CAPITAL, INC.	CRD# 32460	SCOTTSDALE, AZ
IA	12/19/2003 - 02/09/2007	LEGACY ADVISORY SERVICES, INC.	CRD# 111027	SCOTTSDALE, AZ
B	12/11/2003 - 02/09/2007	LEGACY FINANCIAL SERVICES, INC.	CRD# 38697	PETALUMA, CA
B	03/06/2001 - 12/11/2003	NEXT FINANCIAL GROUP, INC.	CRD# 46214	HOUSTON, TX
B	06/22/1987 - 09/11/2000	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	06/22/1987 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, 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
02/2019 - Present	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	SCOTTSDALE, AZ, United States
12/2018 - Present	MASSMUTUAL LIFE INSURANCE COMPANY	AGENT	Y	SCOTTSDALE, AZ, United States
10/2000 - Present	DIMENSIONAL FINANCIAL SERVICES, INC.	PRESIDENT	Y	SCOTTSDALE, AZ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2014 - 12/2018	PACKERLAND BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	GREEN BAY, WI, 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: MATT MARTINEZ- DIMENSIONAL FINANCIAL SERVICES INC. INV REL: Y ADDR: 4900 NORTH SCOTTSDALE RD SUITE 4000 SCOTTSDALE AZ 85251 NATURE: INDIVIDUAL LIFE, ANNUITIES, & LTC POSITION: SALES/AGENT START: 01/14/2019 NO HRS: 20 NO HRS DUR TRADING: 20. (2) NAME: ECA MARKETING INC INV REL:Y ADD: RESIDENTIAL ADD NATURE: INDIVIDUAL LIFE, LIFE, LTC AND ANNUITIES POSITION: SALES START DATE: 12/01/2019 NO HRS/MO: 20 NO HRS/MO DUR TRADING: 10 (3) NAME: BLACK GOULD AND ASSOCIATES INV REL: Y ADD: RESIDENTIAL ADD NATURE: GROUP HEALTH, ANCILLARY GROUP BENEFITS POSITION: SALES START DATE: 12/01/2019 NO HRS/MO: 5 NO HRS/MO DUR TRADING: 5 (4)NAME: ECA MARKETING INV REL: Y ADD: 4900 N SCOTTSDALE RD STE 4000 SCOTTSDALE AZ 85251 NATURE: SERVICING IN-FORCE INDEXED ANNUITY CONTRACTS BUT NO NEW SALES POSITION: SALES START DATE: 11/24/2020 NO HRS/MO: 2 NO HRS/MO DUR TRADING: 2



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	4

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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Packerland Brokerage Services
Allegations:	Customers allege that representative failed to make suitable recommendations by recommending REITS on 4/29/2015.
Product Type:	Real Estate Security
Alleged Damages:	\$200,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	21-00836
Docket/Case #:	21-00836
Filing date of arbitration/CFTC reparation or civil litigation:	03/30/2021

Customer Complaint Information

Date Complaint Received:	04/05/2021
Complaint Pending?	No



Status: Settled
Status Date: 05/19/2022
Settlement Amount: \$35,000.00
Individual Contribution Amount: \$0.00

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: Packerland Brokerage Services
Allegations: Customers allege that representative failed to make suitable recommendations by recommending REITS on 4/29/2015.
Product Type: Real Estate Security
Alleged Damages: \$200,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: 21-00836
Docket/Case #: 21-00836
Filing date of arbitration/CFTC reparation or civil litigation: 03/30/2021

Customer Complaint Information

Date Complaint Received: 04/05/2021
Complaint Pending? No
Status: Settled
Status Date: 05/19/2022
Settlement Amount: \$35,000.00
Individual Contribution Amount: \$0.00

Disclosure 2 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: PACKERLAND BROKERAGE SERVICES, INC.
Allegations: ALLEGED UNSUITABLE RECOMMENDATION OF ALTERNATIVE INVESTMENTS TO A SENIOR. EVENTS LEADING UP TO ALLEGATION INCLUDE CLIENT CONCERNS OVER WHAT WAS IN THE NEWS REGARDING THE REIT COMPANY AND MONEY NOT BECOMING LIQUID IN THE TIMEFRAME THE REPRESENTATIVE HAD INDICATED WOULD BE LIKELY.



Product Type: Real Estate Security

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): NO AMOUNT OF DAMAGE WAS SPECIFIED IN THE COMPLAINT. CUSTOMER WANTED REIT INVESTMENTS LIQUIDATED AND RETURNED TO HER. UNABLE TO DETERMINE THAT DAMAGES WOULD BE UNDER \$5000.

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: 04/06/2015

Complaint Pending? No

Status: Denied

Status Date: 04/24/2015

Settlement Amount: \$0.00

Individual Contribution Amount:

Broker Statement

ONE REIT INVESTMENT WITH CURRENT FIRM; 2 WITH PREVIOUS FIRM. CLIENT UNDERSTANDS REAL ESTATE AS A REALTOR, AND COMPLAINT WAS DENIED BECAUSE CLIENT HAD EXPERIENCE WITH THE FIRST 2 REITS AND SIGNED/INITIALED EXTENSIVE SUITABILITY PAPERWORK PRIOR TO THIS INVESTMENT. CLIENT STATED 3-5 YEAR TIME HORIZON BUT WANTED MONEY BACK 7 MONTHS AFTER ACCOUNT WAS ESTABLISHED.

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC.

Allegations: REGARDING THE 1999 PURCHASE OF A VARIABLE UNIVERSAL LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE SUITABILITY.

Product Type: Insurance

Alleged Damages: \$0.00

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: 07/09/2010

Complaint Pending? No

Status: Settled



Status Date: 11/23/2010
Settlement Amount: \$160,103.75
Individual Contribution Amount: \$0.00
Firm Statement THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS AND SETTLEMENT OF \$10,000 OR MORE. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC
Allegations: REGARDING THE PURCHASE OF A VARIABLE UNIVERSAL LIFE INSURANCE POLICY, PRUCO CUSTOMER ALLEGED MISREPRESENTATION CONCERNING SUITABILITY.
Product Type: Insurance
Alleged Damages: \$0.00
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: 07/19/2010
Complaint Pending? No
Status: Settled
Status Date: 11/23/2010
Settlement Amount: \$160,103.75
Individual Contribution Amount: \$0.00
Broker Statement PRUCO SECURITIES LLC STATED THE FOLLOWING IN THEIR FORM U5 AMENDMENT: THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS AND THE SETTLEMENT OF \$10,000 OR MORE. THE COMPANY (PRUCO) BY THIS FILING MAKES NO ALLEGATION REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Disclosure 4 of 4

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: LEGACY FINANCIAL SERVICES, INC.
Allegations: TRUSTEE ALLEGES AGENT MADE FALSE STATEMENTS DURING THE



SOLICITATION PROCESS.

Product Type: Insurance

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): NOT SPECIFIED

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: CIRCUIT COURT OF BENTON COUNTY, ARKANSAS

Docket/Case #: CV 2009-1687-5

Filing date of arbitration/CFTC reparation or civil litigation: 12/19/2008

Customer Complaint Information

Date Complaint Received: 12/19/2008

Complaint Pending? No

Status: Settled

Status Date: 08/29/2012

Settlement Amount: \$100,000.00

Individual Contribution Amount: \$5,000.00

Civil Litigation Information

Type of Court: State Court

Name of Court: CIRCUIT COURT OF BENTON COUNTY, ARKANSAS

Location of Court: BENTON COUNTY, AR

Docket/Case #: CV 2009-1687-5

Date Notice/Process Served: 12/19/2008

Litigation Pending? No

Disposition: Settled

Disposition Date: 08/29/2012

Monetary Compensation Amount: \$100,000.00

Individual Contribution Amount: \$5,000.00

Broker Statement THE PRODUCT INVOLVED IN THIS COMPLAINT IS FIXED LIFE INSURANCE. THE ALLEGED COMPENSATORY DAMAGES CANNOT BE DETERMINED. SETTLEMENT AMOUNT REPRESENTS JOINT SETTLEMENT OF ALL DEFENDANTS.



End of Report

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