IAPD Report

ERIC SHAWNYEE TOM

CRD# 1890823

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

ERIC SHAWNYEE TOM (CRD# 1890823)

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 **03/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	03/25/2017
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	04/17/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	EAST HILLS, NY	11/11/1988 - 03/25/2017
B	METROPOLITAN LIFE INSURANCE COMPANY	4095	ROSLYN, NY	11/11/1988 - 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
Customer Dispute	12

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 **19** 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	Arizona	Agent	Approved	03/25/2017
B	California	Agent	Approved	12/23/2020
B	Connecticut	Agent	Approved	03/25/2017
B	Delaware	Agent	Approved	05/03/2022
B	Florida	Agent	Approved	03/25/2017
B	Georgia	Agent	Approved	03/25/2017
B	Maryland	Agent	Approved	03/25/2017
B	Massachusetts	Agent	Approved	03/25/2017
B	New Hampshire	Agent	Approved	01/09/2020
B	New Jersey	Agent	Approved	03/25/2017
B	New York	Agent	Approved	03/25/2017

Qualifications

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	04/17/2021
B	North Carolina	Agent	Approved	04/30/2020
B	Ohio	Agent	Approved	08/31/2021
B	Oregon	Agent	Approved	09/07/2021
B	Pennsylvania	Agent	Approved	03/25/2017
B	South Carolina	Agent	Approved	03/25/2017
B	Utah	Agent	Approved	03/25/2017
B	Virginia	Agent	Approved	03/25/2017
B	Wisconsin	Agent	Approved	03/25/2017

Branch Office Locations

MML INVESTORS SERVICES, LLC
2200 NORTHERN BLVD
SUITE 200
EAST HILLS, NY 11548

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	07/27/1998
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/07/1988

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/29/1988

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at http://www.nasaa.org

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	11/11/1988 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	EAST HILLS, NY
B	11/11/1988 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	ROSLYN, 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
03/2017 - Present	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EAST HILLS, NY, United States
07/2016 - Present	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	EAST HILLS, NY, United States
05/1988 - 03/2017	METLIFE SECURITIES INC.	NOT PROVIDED	Y	FLUSHING, NY, United States
05/1988 - 07/2016	METROPOLITAN LIFE INSURANCE COMPANY	NOT PROVIDED	Y	FLUSHING, 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) Independent Insurance Agent-from business address-1hrs sec, 0hrs nonsec-Life/Accident/Health-since 12/2003
(2) Independent Insurance Agent-from business address-1hrs sec, 1hrs nonsec-Fixed Annuities-since 03/2016

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	12

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 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MSI FINANCIAL SERVICES, INC.
Allegations:	The complainant alleges that his Jackson National Individual Deferred Variable and Fixed Annuity contracts, that were purchased in January 2006, were mismanaged by his registered representative, which resulted in a loss of his retirement savings, and the registered representative breached his fiduciary duty, and contract, and made misrepresentations.
Product Type:	Annuity-Fixed Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm has been unable to make a good faith determination that damages would be less than $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:	11/28/2022
Complaint Pending?	No

Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	01/05/2023
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	23-00036
Date Notice/Process Served:	01/05/2023
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/06/2024
Monetary Compensation Amount:	$75,000.00
Individual Contribution Amount:	$1,000.00
Broker Statement	Internal case #202211280210 (Customer Complaint). Internal case #202301090054 (FINRA Arbitration).

Disclosure 2 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MSI FINANCIAL SERVICES, INC.
Allegations:	The complainant alleges that the investments that were sold to him in 2015 did not match his expressed financial objectives and he has lost money as a result.
Product Type:	Other: REITs
Alleged Damages:	$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	Complainant is seeking $100,000 plus unspecified damages, fees and costs.
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:	FINRA
Docket/Case #:	20-03576
Filing date of arbitration/CFTC reparation or civil litigation:	10/20/2020

Customer Complaint Information

Date Complaint Received:	11/09/2020
Complaint Pending?	No
Status:	Settled
Status Date:	03/15/2023
Settlement Amount:	$47,500.00
Individual Contribution Amount:	$0.00
Broker Statement	Internal case #202038413.

Disclosure 3 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MSI Financial Services, Inc.
Allegations:	Customer alleged the deferred sales charges were not clearly explained when a variable annuity was sold by the advisor in November 2016.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	It is believed the potential damages would exceed the reporting threshold.
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:	06/01/2017
Complaint Pending?	No
Status:	Denied
Status Date:	06/30/2017
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 4 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MetLife Securities
Allegations:	The customer alleged the advisor misrepresented the variable annuity when

	purchased in July 2015. No specific compensatory damages were alleged.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	It is believed the potential damages would exceed the reporting threshold.
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:	04/19/2016
Complaint Pending?	No
Status:	Denied
Status Date:	05/25/2016
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 5 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CUSTOMER ALLEGED THE ADVISOR MISREPRESENTED THE FEATURES OF THE VARIABLE LIFE INSURANCE POLICY PURCHASED IN MARCH 2002.
Product Type:	Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.
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:	08/19/2015
Complaint Pending?	No
Status:	Settled
Status Date:	01/05/2016
Settlement Amount:	$135,951.44

Individual Contribution Amount: $0.00

Disclosure 6 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CUSTOMER ALLEGED THE REPRESENTATIVE DID NOT FULLY EXPLAIN THE VARIABLE ANNUITY PURCHASED IN JULY 2014. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.
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:	12/01/2014
Complaint Pending?	No
Status:	Denied
Status Date:	01/06/2015
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 7 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CUSTOMERS HAVE ALLEGED THE REPRESENTATIVE'S RECOMMENDATION TO PURCHASE A BOND FUND IN SEPTEMBER 2012 WAS NOT APPROPRIATE. NO SPECIFIC COMPENSATORY DAMAGES WAS ALLEGED.
Product Type:	Mutual Fund
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.
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: 07/18/2013

Complaint Pending? No

Status: Denied

Status Date: 08/15/2013

Settlement Amount:

Individual Contribution Amount:

Disclosure 8 of 12

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: METLIFE SECURITIES

Allegations: CUSTOMER ALLEGED THE REPRESENTATIVE DID NOT EXPLAIN RISK WHEN FUNDS WERE INVESTED IN A MUTUAL FUND IN AUGUST 2012, APPROXIMATELY. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Mutual Fund

Alleged Damages: $0.00

Alleged Damages Amount Explanation (if amount not exact): IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.

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: 07/26/2013

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/15/2014

Settlement Amount:

Individual Contribution Amount:

Disclosure 9 of 12

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: METLIFE SECURITIES

Allegations: CUSTOMER ALLEGED THAT THE REPRESENTATIVE DID NOT EXPLAIN THE PREMIUM MAY INCREASE WHEN A VARIABLE LIFE INSURANCE POLICY WAS PURCHASED IN NOVEMBER 1996. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

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: 05/02/2012

Complaint Pending? No

Status: Denied

Status Date: 05/07/2012

Settlement Amount:

Individual Contribution Amount:

Disclosure 10 of 12

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: METLIFE SECURITIES

Allegations: CUSTOMER ALLEGED THAT FUNDS PROVIDED TO THE REPRESENTATIVE, ON OR ABOUT NOVEMBER 2001, FOR THE PURCHASE OF A VARIABLE LIFE INSURANCE POLICY, WERE NOT USED AS DIRECTED. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

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: 10/13/2010

Complaint Pending? No

Status: Denied

Status Date: 12/09/2010

Settlement Amount:

Individual Contribution Amount:

Disclosure 11 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE
Allegations:	CLIENT ALLEGES THAT MR. TOM NEVER INFORMED HIM OF THE EXISTENCE OF THE WAIVER OF PREMIUM RIDER DECLARATION AFTER REVIWING HIS BANKERS LIFE POLICY. CLIENT ALSO ALLEGES THAT MR. TOM NEVER ISSUED A DISCLOSURE STATEMENT PERTAINING TO THE METLIFE VARIABLE UNIVERSAL LIFE INSURANCE POLICY HE PURCHASED IN JANUARY OF 1997.
Product Type:	Insurance
Alleged Damages:	$9,615.54

Customer Complaint Information

Date Complaint Received:	01/12/2006
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/19/2006
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 12 of 12

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE
Allegations:	CLIENT ALLEGES MISREPRESENTATIONS WERE MADE TO HIM WHEN HE PURCHASED A VARIABLE LIFE POLICY IN DECEMBER 2000
Product Type:	Insurance
Other Product Type(s):	VARIABLE LIFE
Alleged Damages:	$63,543.40

Customer Complaint Information

Date Complaint Received:	05/13/2004
Complaint Pending?	No
Status:	Denied
Status Date:	07/07/2004
Settlement Amount:	

Individual Contribution Amount:

End of Report

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