IAPD Report

LANCE EDWARD CURNES

CRD# 1932402

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

LANCE EDWARD CURNES (CRD# 1932402)

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 **08/05/2025**.

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 **25** 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	SPRINGFIELD, MO	03/04/1997 - 03/25/2017
B	MSI FINANCIAL SERVICES, INC.	14251	SPRINGFIELD, MO	06/27/1989 - 03/25/2017
B	METROPOLITAN LIFE INSURANCE COMPANY	4095	SPRINGFIELD, MO	06/27/1989 - 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	3

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 **25** 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	Alabama	Agent	Approved	03/25/2017
B	Alaska	Agent	Approved	02/08/2018
B	Arizona	Agent	Approved	10/28/2021
B	Arkansas	Agent	Approved	03/25/2017
B	California	Agent	Approved	03/25/2017
B	Colorado	Agent	Approved	03/25/2017
B	Florida	Agent	Approved	03/25/2017
B	Illinois	Agent	Approved	03/25/2017
B	Kansas	Agent	Approved	03/25/2017
B	Michigan	Agent	Approved	10/25/2021
B	Minnesota	Agent	Approved	10/22/2021

Qualifications

	Regulator	Registration	Status	Date
B	Missouri	Agent	Approved	03/25/2017
IA	Missouri	Investment Adviser Representative	Approved	03/25/2017
B	Nebraska	Agent	Approved	07/18/2024
B	Nevada	Agent	Approved	03/25/2017
B	New Jersey	Agent	Approved	03/25/2017
B	New Mexico	Agent	Approved	03/25/2017
B	Ohio	Agent	Approved	11/08/2021
B	Oklahoma	Agent	Approved	03/25/2017
B	South Carolina	Agent	Approved	03/25/2017
B	South Dakota	Agent	Approved	01/11/2023
B	Tennessee	Agent	Approved	07/26/2021
B	Texas	Agent	Approved	03/25/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	03/25/2017
B	Virginia	Agent	Approved	05/20/2025
B	Washington	Agent	Approved	10/04/2024
B	Wisconsin	Agent	Approved	03/25/2017

Branch Office Locations

MML INVESTORS SERVICES, LLC
2045 S Glenstone Ave
Suite 210
Springfield, MO 65804

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	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/03/2012
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/26/1989

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/04/2025
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/01/1989

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
IA	03/04/1997 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	SPRINGFIELD, MO
B	06/27/1989 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	SPRINGFIELD, MO
B	06/27/1989 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	SPRINGFIELD, MO

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	SPRINGFIELD, MO, United States
07/2016 - Present	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	SPRINGFIELD, MO, United States
05/1988 - 03/2017	METLIFE SECURITIES INC.	NOT PROVIDED	Y	KIMBERLING CITY, MO, 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: Gunnison Hunt Club, LLC Inv rel: Y Addr: At residential address Nature: Other - Land ownership Position: Organizer, Member Start: 4/12/2021 No hrs/mo: 0 No hrs/mo dur trading: 0 Duties: Transferred ownership into an LLC for estate planning purposes.

(2) Independent Insurance Agent - From Residential Address - 1 Sec Hour 0Non Sec Hours - Selling Disability, Fixed Annuities, Life/Accident/Health, Long-Term Care, Medicare Related Products - Since 08/2012

(3) Name: Curnes Financial Services LLC Inv rel: Y Add: Residential Nature: Process Payroll & 401K contributions through The LLC. Position: Owner Start date: 06/14/2016 No. HR/MO: 0. No. HR/MO during sec trading: 0. Describe duties: This LLC is used for payroll and my employees 401K & cash balance plan.

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*.
  - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - o 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*.
  - o 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.
  - o 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.
  - o 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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	METLIFE SECURITIES
Allegations:	CUSTOMER ALLEGED THAT THE REPRESENTATIVE'S INVESTMENT STRATEGY TO PLACE A COLLEGE FUND INVESTMENT INTO AN ADVISORY ACCOUNT WAS NOT APPROPRIATE. THE ACCOUNT WAS OPENED IN DECEMBER 2010. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.
Product Type:	Debt-Government Other: ETF
Alleged Damages:	$15,563.31
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:	11/12/2011
Complaint Pending?	No
Status:	Denied
Status Date:	03/19/2012
Settlement Amount:	

Individual Contribution Amount:

Broker Statement MY PARTNER AND I DISCUSSED THE INVESTMENT WITH THE CLIENT AND HE STATED HE HAD A 2-3 YEAR TIME FRAME FOR COLLEGE EDUCATION. THE INVESTMENT DISCUSSED WAS A SEPARATELY MANAGED ACCOUNT BOND STRATEGY WITHIN THE MANAGER SELECT PLATFORM, ONE OF THE WEALTH MANAGEMENT SOLUTIONS AT METLIFE SECURITIES, INC. THE TIME FRAME OF THE CONSERVATIVE INVESTMENT POLICY STATEMENT WAS 1-3 YEARS, CONSISTENT WITH THE TIME FRAME FOR [CUSTOMER'S] STATED GOAL. DURING OUR INITIAL DISCUSSION WE ALSO DISCLOSED TO [CUSTOMER] THAT WITH THIS PARTICULAR INVESTMENT, THERE HAD BEEN PAST TIMES OF NEGATIVE PERFORMANCE CONSISTENT WITH WHAT HE WAS EXPERIENCING IN 2011. IT WAS HIS DECISION TO LIQUIDATE 11 MONTHS INTO HIS 2-3 YEAR TIME FRAME.

Disclosure 2 of 3

Reporting Source: Individual

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

Allegations: CUSTOMER ALLEGES THAT WHEN HE OPENED THE MANAGED ACCOUNT IN OCTOBER 2007 THIS WAS SUPPOSED TO BE A VERY SAFE INVESTMENT AND NOW FEELS HE WAS TAKEN ADVANTAGE. AFTER REVIEWING THE MATTER, THE FIRM FOUND NO EVIDENCE OF WRONGDOING AND THAT THE REPRESENTATIVE ACTED APPROPRIATELY. THE FIRM SETTLED SOLELY TO AVOID THE TIME AND COSTS OF DEFENDING THE CLAIM.

Product Type: Investment Contract(s)

Alleged Damages: $110,000.00

Customer Complaint Information

Date Complaint Received: 02/04/2008

Complaint Pending? No

Status: Settled

Status Date: 03/04/2008

Settlement Amount: $9,341.96

Individual Contribution Amount: $0.00

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations: CLIENTS ALLEGE THE VARIABLE LIFE INSURANCE POLICY THEY PURCHASED IN JANUARY 2001 WAS MISREPRESENTED.

Product Type: Insurance

Alleged Damages: $8,515.30

Customer Complaint Information

Date Complaint Received:	08/23/2004
Complaint Pending?	No
Status:	Settled
Status Date:	02/08/2005
Settlement Amount:	$11,397.95
Individual Contribution Amount:	$0.00
Broker Statement	METLIFE AGREED TO CANCEL THE VARIABLE LIFE INSURANCE POLICY AND REFUND THE PREMIUMS PAID OF $11,397.95. ALTHOUGH THE REGISTERED REPRESENTATIVE LANCE CURNES WAS A WRITING REP ON THIS CASE, BOTH THE COMPLAINT STATES AND HE STATES THAT HE WAS NOT PRESENT AT THE TIME OF SALE, NOR WAS HE PRESENT AT THE TIME OF DELIVERY OF THE CONTRACT. ANOTHER REP AT THE FIRM WAS PRESENT AT THE TIME OF SALE AND DELIVERY.

End of Report

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