



IAPD Report

GERALD JOSEPH RADICAN

CRD# 2049373

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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

GERALD JOSEPH RADICAN (CRD# 2049373)

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 **05/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	10/20/1994
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	02/05/2002

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA	11/06/1992 - 08/02/1994
B	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA	11/06/1992 - 08/02/1994

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
Criminal	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 **12** 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	10/20/1994
B	FINRA	General Securities Representative	Approved	08/26/2002
B	Colorado	Agent	Approved	10/26/2017
B	District of Columbia	Agent	Approved	09/28/1994
B	Florida	Agent	Approved	05/09/2014
B	Maryland	Agent	Approved	10/26/1994
B	Nevada	Agent	Approved	06/09/2009
B	North Carolina	Agent	Approved	10/24/2017
B	Ohio	Agent	Approved	09/02/2022
B	Puerto Rico	Agent	Approved	09/16/2021
B	South Carolina	Agent	Approved	05/14/2026
B	Texas	Agent	Approved	05/09/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	05/09/2016



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	01/14/2022
B Virginia	Agent	Approved	10/19/1994
IA Virginia	Investment Adviser Representative	Approved	02/05/2002

Branch Office Locations

MML INVESTORS SERVICES, LLC
19420 Golf Vista Plaza
Ste 140
Lansdowne, VA 20176

MML INVESTORS SERVICES, LLC
LANSDOWNE, VA



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	08/23/2002
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/03/1992

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/04/1998
B Uniform Securities Agent State Law Examination (S63)	Series 63	01/26/1993



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
B	11/06/1992 - 08/02/1994	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	11/06/1992 - 08/02/1994	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

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
09/1994 - Present	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	LANSDOWNE, VA, United States
07/1994 - Present	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	LANSDOWNE, VA, 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:VERITAS, INV REL:Y ADDR:19420 GOLF VISTA PLAZA SUITE 140 LANSDOWNE VA 20176 NATURE:LIFE SETTLEMENTS/VIATICALS, POSITION:ADVISOR, START:1/1/2018 NO HR/MO:1 NO HR/MO DUR TRADING:0.
2)NAME:GOLF VISTA LLC INV REL:Y ADDR:43831 KITTIWAKE DR N LANSDOWNE VA 20176 NATURE:REAL ESTATE, POSITION:OWNER, START:3/1/2016 NO HR/MO:1 NO HR/MO DUR TRADING:0. 3)NAME:VERITAS WEALTH CONSULTING LLC INV REL:Y ADDR:19420 GOLF VISTA PLAZA N LANSDOWNE VA 20176 NATURE: REFERRAL SOURCE, POSITION:REFERRER START:7/28/2009 NO HR/MO:10 NO HR/MO DUR TRADING:5. 4)NAME:GERALD RADICAN INV REL:Y ADDR:19420 GOLF VISTA PLAZA N LANSDOWNE VA 20176 NATURE:LIFE, HEALTH, GROUP LIFE, GROUP HEALTH, POSITION:SALES START:07/28/2009 NO HR/MO:5 NO HR/MO DUR TRADING:5.
5)NAME: BEYOND LOUDOUN LLC, INV REL: Y ADDR: @ RESIDENTIAL ON FILE, NATURE: LLC OWNS REAL ESTATE, POSITION:MEMBER START: 1/21/2026, NO HR/MO 2 NO HR/MO DUR TRADING:0 DUTIES:MANAGE THE RENTAL INCOME AND RELATIONSHIP WITH THE PROPERTY MANAGEMENT COMPANY.
6)NAME:BEYOND LOUDOUN LLC, INV REL: Y ADDR: 1 PINE ST CAPE CHARLES VA 23310, NATURE: RENTAL PROPERTY, POSITION: MEMBER, START: 1/21/2026, NO HR/MO: 2 NO HR/MO DUR TRADING:0 DUTIES: MANAGE THE RENTAL INCOME AND RELATIONSHIP WITH THE PROPERTY MANAGEMENT COMPANY.



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
Criminal	1

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:	POLICE DEPT 23019 DISTRICT COURT OF MARYLAND 1009 DORCHESTER STREET OCEAN CITY MD 21842 CASE #007983Z3
Charge Date:	06/13/1985
Charge Details:	TAKING A STOP SIGN /1 COUNT MISDEMEANOR/ STATE'S ATTORNEY INDEFINATELY POSTPONED TRAIL, MARKING THE CASE "STET" ON THE DOCKET...NO PLEA
Felony?	No
Current Status:	Final
Status Date:	08/07/1985
Disposition Details:	MISDEMEANOR/CASE WAS PUT IN "STET" COURT DATE WAS 08/07/1985 I WAS PUT ON PROBATION AND AFTER 3 YEARS THE CASE WAS DROPPED.
Broker Statement	WAS ARRESTED FOR TAKING A STOP SIGN WHEN I WAS 18 YRS OLD AT THE BEACH FOLLOWING GRADUATION FROM HIGH SCHOOL.THE CASE WAS PUT ON STET DOCKET. I WAS PUT ON PROBATION IN THE TOWN OF OCEAN CITY, MARYLAND. AFTER 3 YRS TIME IF I DIDN'T GET IN TROUBLE IN OCEAN CITY, THE CASE WOULD BE DROPPED-WHICH IT WAS.



End of Report

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