IAPD Report

FREDERIC STEVEN SCARPULLA

CRD# 2050038

Section Title / Page(s)

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

FREDERIC STEVEN SCARPULLA (CRD# 2050038)

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 **04/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LIFEMARK SECURITIES CORP.	CRD# 16204	02/19/2002
IA	LIFEMARK SECURITIES CORP.	CRD# 16204	08/26/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **24** 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	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA	04/26/2001 - 03/11/2002
B	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY	04/26/2001 - 03/11/2002
B	ALLMERICA INVESTMENTS, INC.	3960	WORCESTER, MA	05/21/1999 - 04/09/2001

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
Termination	2

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 **24** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LIFEMARK SECURITIES CORP.**

Main Address: 400 WEST METRO PARK
ROCHESTER, NY 14623

Firm ID#: 16204

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	02/19/2002
B	Arizona	Agent	Approved	04/21/2014
B	California	Agent	Approved	07/19/2007
B	Colorado	Agent	Approved	09/06/2005
B	Connecticut	Agent	Approved	04/15/2014
B	Florida	Agent	Approved	01/25/2005
B	Georgia	Agent	Approved	07/26/2010
B	Illinois	Agent	Approved	01/17/2025
B	Kentucky	Agent	Approved	07/22/2011
B	Maine	Agent	Approved	01/06/2025
B	Maryland	Agent	Approved	01/12/2011
B	Massachusetts	Agent	Approved	01/21/2025
B	Nevada	Agent	Approved	04/18/2014

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	04/17/2014
B	New York	Agent	Approved	02/19/2002
IA	New York	Investment Adviser Representative	Approved	08/26/2021
B	North Carolina	Agent	Approved	02/02/2005
B	Ohio	Agent	Approved	04/11/2014
B	Pennsylvania	Agent	Approved	06/15/2023
B	South Carolina	Agent	Approved	08/06/2010
B	South Dakota	Agent	Approved	12/26/2024
B	Texas	Agent	Approved	01/21/2014
B	Vermont	Agent	Approved	04/11/2014
B	Virginia	Agent	Approved	04/14/2014
B	Wisconsin	Agent	Approved	01/07/2025
B	Wyoming	Agent	Approved	04/24/2026

Branch Office Locations

LIFEMARK SECURITIES CORP.
400 West Metro Park
Rochester, NY 14623

LIFEMARK SECURITIES CORP.
Webster, NY

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, 2 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	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/03/1991

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/23/1991

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	04/26/2001 - 03/11/2002	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	04/26/2001 - 03/11/2002	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	05/21/1999 - 04/09/2001	ALLMERICA INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	02/19/1998 - 04/01/1999	LIFEMARK SECURITIES CORP.	CRD# 16204	ROCHESTER, NY
B	03/01/1996 - 05/07/1998	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	11/24/1993 - 09/23/1997	AETNA INVESTMENT SERVICES, INC.	CRD# 34815	WINDSOR, CT
B	07/08/1991 - 03/01/1996	G. R. PHELPS & CO., INC.	CRD# 173	
B	10/04/1993 - 11/24/1993	AETNA LIFE INSURANCE AND ANNUITY COMPANY	CRD# 13256	HARTFORD, CT

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
02/2002 - Present	INDEPENDENT INSURANCE AGENT	INSURANCE AGENT	Y	ROCHESTER, NY, United States
02/2002 - Present	LIFEMARK SECURITIES CORP	REGISTERED REPRESENTATIVE	Y	ROCHESTER, 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.

INDEPENDENT INSURANCE AGENT, INVESTMENT RELATED, 400 WEST METRO PARK, ROCHESTER, NY 14623, SALES & SERVICE OF LIFE, HEALTH, GROUP LIFE & GROUP LONG TERM DISABILITY INSURANCE, GROUP BENEFITS CONSULTING, SALES AGENT, BEGAN FEBRUARY 2002, 80 HRS/MO & 40 HRS/MO DURING TRADING HRS, SALES & SERVICE OF INSURANCE PRODUCTS / I AM PART OWNER OF ONE PIECE OF COMMERCIAL REAL ESTATE INCORPORATED UNDER FIVE STAR PROPERTIES OF NY, LLC. WE BREAK EVEN FROM A TAX STANDPOINT. Generally a

Registration & Employment History

OTHER BUSINESS ACTIVITIES

present, any income is offset by expenses for this prorperty. THIS IS A VERY SMALL COMMERCIAL PROPERTY AND DOES NOT INVOLVE A LOT OF MY TIME TO MANAGE.

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
Termination	2

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:	NEW YORK INSURANCE DEPARTMENT
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	FINE $750.00
Date Initiated:	10/26/1996
Docket/Case Number:	597-0267N
Employing firm when activity occurred which led to the regulatory action:	AETNA INS SERVICES
Product Type:	No Product
Other Product Type(s):	
Allegations:	NO DAMAGES-RELATED BACK TO '96 CUSTOMER COMPLAINT WITH AETNA INS SERVICES, RELATING TO FALSIFYING COMPANY RECORD REI: LOST POLICY RECEIPT.
Current Status:	Final
Resolution:	Decision
Resolution Date:	02/17/1998
Sanctions Ordered:	Monetary/Fine $750.00
Other Sanctions Ordered:	
Sanction Details:	NYC DEPT OF INS FINE $750 (2-17-98) CASE CLOSED.

Broker Statement	AETNA ALLOWED CLIENT TO 1035 MONIES TO TRAVELERS WITHOUT ANY SURRENDER CHARGES OR PENALTIES. CLIENT PLEASED WITH THIS ACTION DUE TO NUMEROUS SERVICE ISSUES WITH AETNA & ITS CUSTOMER SERVICE REP'S.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source:	Individual
Firm Name:	MML INVESTOR SERVICES INC
Termination Type:	Discharged
Termination Date:	02/05/1998
Allegations:	FALSIFIED AN INTERNAL MEMO TO AETNA UNDERWRITER- LOST POLICY FORM PERTAINING TO A REPLACEMENT OF AN IDS POLICY.
Product Type:	No Product
Other Product Types:	
Broker Statement	NASD ISSUED A LETTER OF WARNING AND I WAS TERMINATED FROM MASS MUTUAL IN 2/98 MASS MUTAL TERMINATED CAREER CONTRACT BASED ON ABOVE REFERENCED ALLEGATIONS.

Disclosure 2 of 2

Reporting Source:	Individual
Firm Name:	AETNA INVESTMENT SERVICES, INC.
Termination Type:	Permitted to Resign
Termination Date:	04/14/1997
Allegations:	FALSIFIED AN AETNA COMPANY RECORD; LOST POLICY RECEIPT (FORM) TO AN AETNA UNDERWRITER.
Product Type:	No Product
Other Product Types:	
Broker Statement	FALSIFIED AN AETNA COMPANY RECORD; LOST POLICY RECEIPT (FORM) TO AN AEYNA UNDERWRITER. TERMINATED BY AIS 4/14/97.

End of Report

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