



IAPD Report

KIM ALLEN HAVENS

CRD# 2121519

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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

KIM ALLEN HAVENS (CRD# 2121519)

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 **11/19/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	05/18/2004
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	05/18/2004

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	AXA ADVISORS, LLC	6627	NEW YORK, NY	01/25/1991 - 05/17/2004
B	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	NEW YORK, NY	01/25/1991 - 01/05/2000

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



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 **18** 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	05/18/2004
B	FINRA	Invest. Co and Variable Contracts	Approved	05/18/2004
B	Alaska	Agent	Approved	01/07/2005
B	Arizona	Agent	Approved	06/29/2011
B	Colorado	Agent	Approved	04/29/2014
B	Florida	Agent	Approved	11/16/2010
B	Illinois	Agent	Approved	05/20/2004
B	Indiana	Agent	Approved	05/20/2004
B	Iowa	Agent	Approved	05/20/2004
B	Maryland	Agent	Approved	09/25/2013
B	Michigan	Agent	Approved	05/20/2004
B	Minnesota	Agent	Approved	09/16/2013
B	Missouri	Agent	Approved	01/26/2024



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	01/25/2010
B South Carolina	Agent	Approved	06/05/2015
B South Dakota	Agent	Approved	09/25/2024
B Texas	Agent	Approved	01/06/2015
IA Texas	Investment Adviser Representative	Restricted Approval	01/07/2015
B Virginia	Agent	Approved	04/13/2009
B Washington	Agent	Approved	01/17/2017
B Wisconsin	Agent	Approved	05/18/2004
IA Wisconsin	Investment Adviser Representative	Approved	05/18/2004

Branch Office Locations

MML INVESTORS SERVICES, LLC
517 Park Place
Darlington, WI 53530



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	07/28/1999
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/23/1991

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/15/1999
B Uniform Securities Agent State Law Examination (S63)	Series 63	01/23/1991

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	01/25/1991 - 05/17/2004	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	01/25/1991 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, 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
05/2004 - Present	MASS MUTUAL FINANCIAL	AGENT	Y	SPFLD, MA, United States
05/2004 - Present	MML INVESTORS SERVICES INC	REG REP	Y	DARLINGTON, 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: Havens Financial Services Inv rel: Y Add: 517 Park Place Darlington, WI 53530 Nature: Ind Life Ins, Health Ins, Grp Life Ins, Grp Health Ins Burial Trusts Position: sales/agent Start date: 1991 No. HR/MO: 5 No. HR/MO during sec trading: 5

(2)Name: Park Place Properties Inv rel: Y Add: 517 Park Place, Darlington, WI 53530 Nature: rental property Position: owner Start date: 1996 No. HR/MO: 1 No. HR/MO during sec trading: 0 Describe duties: own and manage

(3)Name: Havens Hilltop Farm Inv rel: N Add: 10967 Hwy 23 South, Darlington, WI 53530 Nature: Farm Position: Owner Start date: 01/01/1999 No. HR/MO: 5 No. HR/MO during sec trading: 5



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

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:	Regulator
Regulatory Action Initiated By:	WISCONSIN
Sanction(s) Sought:	Censure
Other Sanction(s) Sought:	PROHIBITION
Date Initiated:	01/14/2005
Docket/Case Number:	S-04266
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Investment Contract(s)
Other Product Type(s):	
Allegations:	OFFERS AND SALES OF UNREGISTERED SECURITIES WITHOUT THE PERMISSION OF HIS EMPLOYING BROKER-DEALER
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/14/2005



Sanctions Ordered: Censure

Other Sanctions Ordered:

Sanction Details: OFFERS AND SALES OF UNREGISTERED SECURITIES IN THE FORM OF VIATICAL CONTRACTS OF MUTUAL BENEFITS CORPORATION WITHOUT THE PERMISSION OF HIS EMPLOYING BROKER-DEALER.

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF WISCONSIN; DEPARTMENT OF FINANCIAL INSTITUTIONS

Sanction(s) Sought: Censure

Other Sanction(s) Sought:

Date Initiated: 12/13/2004

Docket/Case Number: S-04266 (EX)

Employing firm when activity occurred which led to the regulatory action: AXA ADVISORS, LLC.

Product Type: Other

Other Product Type(s): VIATICAL CONTRACTS

Allegations: OFFERS AND SALES OF UNREGISTERED SECURITIES WITHOUT THE PERMISSION OF THE EMPLOYING BROKER-DEALER.

Current Status: Final

Resolution: Consent

Resolution Date: 01/14/2005

Sanctions Ordered: Censure

Other Sanctions Ordered:

Sanction Details: OFFERS AND SALES OF UNREGISTERED SECURITIES IN THE FORM OF VIATICAL CONTRACTS OF MUTUAL BENEFITS CORPORATION WITHOUT THE PERMISSION OF EMPLOYING BROKER-DEALER.



End of Report

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