User Guidance

www.adviserinfo.sec.gov

IAPD Report

MICHAEL DAMIAN EVANS

CRD# 2132020

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

MICHAEL DAMIAN EVANS (CRD# 2132020)

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 **01/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	VANDERBILT SECURITIES, LLC	CRD# 5953	05/18/2017
IA	VANDERBILT ADVISORY SERVICES	CRD# 116537	05/18/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	HORNOR, TOWNSEND & KENT, INC.	4031	CHESHIRE, CT	02/19/2008 - 05/30/2017
B	HORNOR, TOWNSEND & KENT, INC.	4031	CHESHIRE, CT	03/17/2006 - 05/30/2017
B	EDWARD JONES	250	CHESHIRE, CT	02/28/2000 - 03/03/2006

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

Employment 1 of 2

Firm Name: **VANDERBILT SECURITIES, LLC**

Main Address: 125 FROEHLICH FARM BLVD.
WOODBURY, NY 11797

Firm ID#: 5953

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/18/2017
B	FINRA	General Securities Representative	Approved	05/18/2017
B	FINRA	Invest. Co and Variable Contracts	Approved	05/18/2017
B	Connecticut	Agent	Approved	05/18/2017
B	Florida	Agent	Approved	05/18/2017
B	Illinois	Agent	Approved	02/24/2023
B	Massachusetts	Agent	Approved	02/20/2018
B	New Hampshire	Agent	Approved	05/18/2017
B	New Jersey	Agent	Approved	05/18/2017
B	New York	Agent	Approved	05/18/2017
B	Pennsylvania	Agent	Approved	08/08/2024
B	Rhode Island	Agent	Approved	05/18/2017
B	South Carolina	Agent	Approved	05/31/2017

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	05/18/2017

Branch Office Locations

1120 South Main Street
Cheshire, CT 06410

Employment 2 of 2

Firm Name: **VANDERBILT ADVISORY SERVICES**

Main Address: 125 FROEHLICH FARM BLVD.
WOODBURY, NY 11797

Firm ID#: 116537

	Regulator	Registration	Status	Date
IA	Connecticut	Investment Adviser Representative	Approved	05/18/2017

Branch Office Locations

VANDERBILT ADVISORY SERVICES
1120 South Main St
Chesire, CT 06410

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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	03/21/1995

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	12/09/1994
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/02/1991

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/15/2008
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/20/1994

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	02/19/2008 - 05/30/2017	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CHESHIRE, CT
B	03/17/2006 - 05/30/2017	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CHESHIRE, CT
B	02/28/2000 - 03/03/2006	EDWARD JONES	CRD# 250	CHESHIRE, CT
B	01/26/2000 - 03/27/2000	BANKBOSTON INVESTOR SERVICES, INC.	CRD# 36369	BOSTON, MA
B	01/02/1997 - 03/27/2000	FIS SECURITIES, INC.	CRD# 30533	BOSTON, MA
B	01/02/1996 - 12/31/1996	MDS SECURITIES INCORPORATED	CRD# 29367	CARMEL, IN
B	02/28/1994 - 12/31/1995	440 FINANCIAL DISTRIBUTORS, INC.	CRD# 31334	PORTLAND, ME
B	07/21/1993 - 03/04/1994	ALLMERICA INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	04/03/1991 - 06/11/1993	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	04/03/1991 - 06/11/1993	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	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
05/2017 - Present	VANDERBILT SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	WOODBURY, NY, United States
03/2006 - Present	PENN MUTUAL	AGENT	N	HORSHAM, PA, United States
03/2006 - 05/2017	HORNOR TOWNSEND & KENT INC	REP	Y	HORSHAM, PA, United States

Registration & Employment History

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) EVANS GROUP FINANCIAL ADVISORS, NOT INVESTMENT-RELATED, 1120 SOUTH MAIN ST., CHESHIRE, CT 06410, LIFE INSURANCE, PROPRIETOR/OWNER, START DATE: 03/01/2011, APPROX. NUMBER OF HOURS/MONTH: LESS THAN 10, THE NUMBER OF HOURS DEVOTED TO THE OUTSIDE BUSINESS ACTIVITY DURING SECURITIES TRADING HOURS: MORE THAN 10, DUTIES: DUTIES: This Business is for all NON Securities Transactions including Life Insurance Sales, Long Term Care Insurance Sales, and Fixed Annuity Sales. Multiple Insurance Carriers are Used. Please note that ALL Securities Transactions are with My Broker-Dealer, Vanderbilt Securities.

2) CHAIRMAN OF CHESHIRE RETIREMENT BOARD;
INVESTMENT RELATED: YES;
ADDRESS: 84 SOUTH MAIN STREET CHESHIRE, CONNECTICUT;
NATURE OF OBA: TOWN OF CHESHIRE COMMITTEE TO OVERSEE PENSION INVESTMENTS FOR TOWN EMPLOYEES;
POSITION, TITLE, RELATIONSHIP: DIRECTOR, CHAIRMAN;
START DATE OF OBA: 8/01/2011;
HOURS/MONTH: 10 MONTH;
HRS/MO DURING TRADING: 10 MONTH;
DESCRIBE DUTIES: QUARTERLY MEETINGS TO EVALUATE THE INVESTMENT PERFORMANCE OF THE OUTSIDE INVESTMENT ADVISOR EVALUATE RECOMMENDATIONS OF CHANGES TO CURRENT ASSET ALLOCATION.

3) New Novel: "UNDERESTIMATED...What would you do if you knew the truth?". Not investment related. Start date: 09/01/2025. Address: 489 Buckland Drive, Cheshire, CT 06410. Title: Author. Duties: Writer. Time spent during regular hours: 0%.

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	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:	HORNOR, TOWNSEND & KENT INC.
Allegations:	THE CLIENT ALLEGES THAT THE ANNUITIES THERE WERE PURCHASED WERE NOT SUITABLE AND CONTAINED HIGH SURRENDER CHARGES. THE CLIENT IS REQUESTING THAT BOTH ANNUITIES BE CANCELLED WITHOUT PENALTY.
Product Type:	Annuity-Variable
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:	03/18/2015
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/13/2017
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT STATES HE REQUESTED IR WITHDRAWAL $2,000 FROM A CUSTODIAL ACCOUNT AND INSTEAD TWO SELL TRANSACTIONS OCCURRED IN THE AMOUNTS OF $8,208.08 AND $7,294.86. CLIENT STATES OVER $13,000 HAS BEEN SITTING IN A MONEY MARKET RATHER THAN WORKING IN THE MARKET WHERE IT SHOULD HAVE BEEN. CLIENT ALSO STATES CONCERN REGARDING A $120,000 HARTFORD ANNUITY PURCHASE IN HIS IRA. CLIENT CLAIMS IR INFORMED HIM THAT THE MONEY IS SAFE AND NOT TO WORRY. CLIENT INDICATES HE WAS INFORMED OF A WITHDRAWAL PENALTY AFTER THE PURCHASE. CLIENT STATES THE ANNUITY IS NOW WORTH APPROXIMATELY $66,000. LOSSES CLAIMED EXCEED $5,000.
Product Type:	Other
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	02/28/2006
Complaint Pending?	No
Status:	Denied
Status Date:	04/11/2006
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	ACCORDING TO IR, WHEN CLIENT CONTACTED HIM TO REQUEST A CHECK FROM THE CUSTODIAL ACCOUNT, THE DECISION WAS MADE TO LIQUIDATE ALL SHARES OF THE SCUDDER MULTI-MARKET INCOME TRUST. IR STATED CLIENT WAS NOT SURE IF ANY ADDITIONAL FUNDS WOULD BE NEEDED IN THE NEAR FUTURE AND CLIENT MADE THE DECISION NOT TO REINVEST THE SALE PROCEEDS IMMEDIATELY. CLIENT'S LETTER ALSO INDICATED CONCERNS REGARDING THE ANNUITY WHICH WAS ISSUED ON MARCH 31, 2000. ACCORDING TO IR CLIENT PURCHASED B SHARE MUTUAL FUNDS/ANNUITY IN THE PAST AND, THEREFORE, IT WOULD APPEAR HE IS FAMILIAR WITH CDSC. WHILE WE UNDERSTAND CLIENT'S DISAPPOINTMENT WITH THE PERFORMANCE OF THE ANNUITY, MARKET FLUCTUATION IS A RISK ASSOCIATED WITH INVESTING. IN ADDITION, HARTFORD LIFE HAS INFORMED US THAT CLIENT HAS WITHDRAWN A TOTAL OF $22,463.81 FROM THE ANNUITY. IR INDICATED HE RECOMMENDED ASSET ALLOCATION CHANGES SEVERAL TIMES AND CLIENT DECLINED TO MAKE ANY CHANGES. FURTHER, CLIENT INDICATED HE CONTACTED HARTFORD LIFE AFTER OWNING THE ANNUITY ONE YEAR; HOWEVER, IT DOES NOT APPEAR CLIENT CONTACTED OUR FIRM UNTIL FEBRUARY 28, 2006 TO INFORM US OF ANY CONCERNS REGARDING THIS PURCHASE. BASED ON OUR REVIEW, IT APPEARS MR. EVANS REVIEWED THE AFORE-MENTIONED ACTIVITY WITH THE CLIENT AND ALL TRANSACTIONS WERE COMPLETED WITH CLIENT'S KNOWLEDGE AND AUTHORIZATION. THEREFORE, WE WILL NOT BE MAKING ANY

ADJUSTMENTS TO THE ACCOUNTS. CLAIM DENIED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT STATES HE REQUESTED IR WITHDRAW $2,000 FROM A CUSTODIAL ACCOUNT AND INSTEAD TWO SELL TRANSACTIONS OCCURRED IN THE AMOUNTS OF $8,208.08 AND $7,294.86. CLIENT STATES OVER $13,000 HAS BEEN SITTING IN A MONEY MARKET RATHER THAN WORKING IN THE MARKET WHERE IT SHOULD HAVE BEEN. CLIENT ALSO STATES CONCERN REGARDING A $120,000 HARTFORD ANNUITY PURCHASE IN HIS IRA. CLIENT INDICATES HE WAS INFORMED OF A WITHDRAWAL PENALTY AFTER THE PURCHASE. CLIENT STATES THE ANNUITY IS NOW WORTH APPROXIMATELY $66,000. LOSSES CLAIMED EXCEED $5,000.

Product Type: Other

Alleged Damages: $5,000.00

Customer Complaint Information

Date Complaint Received: 02/28/2006

Complaint Pending? No

Status: Denied

Status Date: 04/11/2006

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: COMPLAINT ORIGINALLY FILED ON AMENDED U4: CLIENT STATES SHE INSTRUCTED IR TO LIQUIDATE THE MAJORITY OF TWO ANNUITIES AND FORWARD THE PROCEEDS TO HER SON AND DAUGHTER-IN-LAW. CLIENT STATES IR PURCHASED TWO NEW ANNUITIES WITH THE MONIES PRIOR TO HER SIGNING THE PAPERS AND LEARNED THIS BY VISITING OUR WEBSITE. CLIENT IS REQUESTING CANCELLATION OF THE TRADES. LOSSES EXCEED $5000.

Product Type: Annuity(ies) - Variable

Alleged Damages: $5,000.00

Customer Complaint Information

Date Complaint Received: 11/22/2005

Complaint Pending? No

Status: Denied
Settled

Status Date:	02/28/2006
Settlement Amount:	$5,892.71
Individual Contribution Amount:	$0.00
Firm Statement	IT IS OUR UNDERSTANDING THAT THE ANNUITIES HAVE BEEN FREE-LOOKED AND ALL MONIES HAVE BEEN RETURNED. BASED ON THIS, WE BELIEVE THIS HAS RESOLVED THIS MATTER TO THE CLIENT'S SATISFACTION.**********UPDATED COMPLAINT RESOLUTION: AFTER ADDITIONAL COMMUNICATIONS AND REVIEW ON 02/09/06 A SETTLEMENT WAS OFFERED IN THE AMOUNT OF $5892.71 WHICH REPRESENTS $3634.14 IN LOST INTEREST AND THE REIMBURSEMENT OF $2258.57 IN CDSC FEES. ON 02/28/06 THE CLIENT ACCEPTED OUR OFFER AND A CHECK WAS ISSUED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CUSTOMER HAS BEEN MY CLIENT SINCE 8/2003. WITH HER APPROVAL, INCLUDING HER OWN SIGNATURE, SHE PURCHASED TWO NEW "A" SHARE VARIABLE ANNUITIES IN 10/2005. HER SON, CUSTOMER, AND HER DAUGHTER-IN-LAW, [FAMILY MEMBER], WERE UPSET BECAUSE THEY WANTED THE MONEY SENT TO THEM IN DALLAS, TX. (THE AMOUNT WAS APPROX $272,000.) AT THE URGING OF CUSTOMER AND [FAMILY MEMBER], BOTH NEW VARIABLE ANNUITY CONTRACT WAS "FREE-LOCKED" AND 100% OF CUSTOMER'S MONEY WAS RETURNED TO HER SO SHE SUFFERED ZERO LOSSES. [FAMILY MEMBER] AND CUSTOMER COMPLETED A WRITTEN COMPLAINT WHICH CUSTOMER SIGNED. (SHE HAS NO ACCESS TO A COMPUTER OR EVEN A TYPEWRITER.) [OTHER FIRM EMPLOYEE] INCORRECTLY MARKED "YES" TO THIS QUESTION WITHOUT MY WRITTEN APPROVAL BECAUSE I NEVER SIGNED THE AMENDED U4. CUSTOMER HAS ALREADY "FREE-LOCKED" THESE CONTRACTS BEFORE [OTHER FIRM EMPLOYEE] RECEIVED THE WRITTEN COMPLAINT.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	11/22/2005
Complaint Pending?	No
Status:	Closed/No Action Settled
Status Date:	12/29/2005
Settlement Amount:	$5,892.71
Individual Contribution Amount:	$0.00
Broker Statement	IT IS OUR UNDERSTANDING THAT THE ANNUITIES HAVE BEEN FREE-LOOKED AND ALL MONIES HAVE BEEN RETURNED. BASED ON THIS, WE BELIEVE THIS HAS RESOLVED THIS MATTER TO THE CLIENT'S SATISFACTION.

End of Report

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