



IAPD Report

THOMAS DAMIAN MCKENZIE

CRD# 2180710

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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

THOMAS DAMIAN MCKENZIE (CRD# 2180710)

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 **06/10/2025**.

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 **13** 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	FALLS CHURCH, VA	06/03/1999 - 03/25/2017
B	MSI FINANCIAL SERVICES, INC.	14251	FALLS CHURCH, VA	09/27/1991 - 03/25/2017
B	METROPOLITAN LIFE INSURANCE COMPANY 4095		FALLS CHURCH, VA	09/27/1991 - 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
Criminal	3
Customer Dispute	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 **13** 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	07/17/2020
B Colorado	Agent	Approved	01/13/2021
B Delaware	Agent	Approved	05/19/2023
B District of Columbia	Agent	Approved	04/26/2022
B Florida	Agent	Approved	03/25/2017
B Georgia	Agent	Approved	03/25/2017
B Maryland	Agent	Approved	03/25/2017
B Missouri	Agent	Approved	02/15/2022
B North Carolina	Agent	Approved	03/25/2017
B Pennsylvania	Agent	Approved	03/25/2017
B South Carolina	Agent	Approved	08/18/2017



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	03/25/2017
IA Texas	Investment Adviser Representative	Restricted Approval	05/31/2017
B Virginia	Agent	Approved	03/25/2017
IA Virginia	Investment Adviser Representative	Approved	03/25/2017

Branch Office Locations

MML INVESTORS SERVICES, LLC

8444 Westpark Dr
Suite 900
McLean, VA 22102

MML INVESTORS SERVICES, LLC

Moneta, 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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/10/1998
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/25/1991

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	05/17/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	12/19/1991

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
IA	06/03/1999 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	FALLS CHURCH, VA
B	09/27/1991 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	FALLS CHURCH, VA
B	09/27/1991 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	FALLS CHURCH, VA

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
04/2024 - Present	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	MCLEAN, VA, United States
03/2017 - Present	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	MCLEAN, VA, United States
07/1991 - 03/2017	METLIFE SECURITIES INC.	NOT PROVIDED	Y	VIENNA, VA, United States
07/1991 - 07/2016	METLIFE SECURITIES INC.	NOT PROVIDED	Y	VIENNA, 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.

No information reported.



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	3
Customer Dispute	2

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 3

Reporting Source: Individual

Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: COURT OF COMMON PLEAS OF ERIE COUNTY, PENNSYLVANIA; CASE NUMBER IS UNKNOWN (COURT RECORDS NO LONGER AVAILABLE)

Charge Date: 10/28/1972

Charge Details: 1 MISDEMEANOR CHARGE OF PETTY LARCENY; NOT GUILTY

Felony? No

Current Status: Final

Status Date: 11/20/1972

Disposition Details: THE CHARGE WAS DROPPED AFTER RESTITUTION WAS PAID

Broker Statement
I WAS VACATIONING WITH SEVERAL FRIENDS IN A MOUNTAIN CABIN NEAR ERIE, PENNSYLVANIA. ONE OF MY FRIENDS GOT GAS AT A SELF SERVE GAS STATION AND DROVE OFF WITHOUT PAYING WHILE I WAS IN THE CAR. THE POLICE FOUND THE CAR AT THE CABIN AND ARRESTED ALL OF US. THE CHARGE WAS DROPPED AFTER WE PAID FOR THE GAS AND COURT COSTS.

Disclosure 2 of 3

Reporting Source: Individual



Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: COURT OF COMMON PLEAS OF ALLEGHENY COUNTY, PENNSYLVANIA, CRIMINAL DIVISION; CASE NUMBER 71-7529

Charge Date: 07/22/1971

Charge Details: 2 FELONY COUNTS OF POSSESSION OF A CONTROLLED DANGEROUS SUBSTANCE; NOT GUILTY

Felony? Yes

Current Status: Final

Status Date: 12/11/1972

Disposition Details: ALL CHARGES WERE DISMISSED DUE TO LACK OF EVIDENCE

Broker Statement IN JULY 1971 I WAS ARRESTED WITH MY TWO ROOMMATES AND CHARGED WITH POSSESSION OF CONTROLLED DANGEROUS SUBSTANCES. THE CHARGES WERE DISMISSED DUE TO LACK OF EVIDENCE.

Disclosure 3 of 3

Reporting Source: Individual

Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: CONNECTICUT SUPERIOR COURT, BRISTOL, CT; CASE NUMBER CR17-9881

Charge Date: 07/05/1969

Charge Details: 1 COUNT OF POSSESSION OF A CONTROLLED SUBSTANCE; FELONY; PLEADED GUILTY

Felony? Yes

Current Status: Final

Status Date: 01/20/1970

Disposition Details: AFTER PLEADING GUILTY I WAS SENTENCED TO A 1 YEAR SUSPENDED JAIL TERM AND 2 YEARS PROBATION.

Broker Statement IN JULY 1969, WHILE VISITING MY BROTHER IN CONNECTICUT, I WAS ARRESTED FOR HAVING A SINGLE DOSE OF LSD IN MY WALLET.



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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MSI Financial Services, Inc.
Allegations:	Customer alleged the advisor failed to make the necessary adjustments to fully effectuate the November 2015 order to reallocate the subaccounts of a variable annuity. Customer has alleged damages as noted below.
Product Type:	Annuity-Variable
Alleged Damages:	\$6,114.00
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:	01/03/2017
Complaint Pending?	No
Status:	Settled
Status Date:	11/15/2017
Settlement Amount:	\$6,172.00
Individual Contribution Amount:	\$0.00

Broker Statement	[customer]called me directly on my business line on 11/16/2015. he instructed me to change the investment choices in his IRA contract to match his non qualifies account. The choices were as follows : 20%Amer Growth 20% Clearbridge Aggressive Growth, 15% MetLife Stock Index 15% Pimco Total Return and 10% each in T Rowe Price Large, Mid and Small Cap funds. This was effected on the date to my knowledge. The account was initially set to rebalanced quarterly as per contract specifications every quarter. [customer]contacted me between November 20, 2016 and asked me what the rebalancing was that happened on 1/21/2016. [customer] contacted me after merely 10 months had passed from the rebalancing event on 1/21/2016. When I looked at his account I saw that it had rebalanced according to the parameters that were set up by his former agent, his wife when she was employed by MetLife. [customer]contacted me over Thanksgiving, that Friday, while I was out of town and asked me if I could confirm that we would pay him damages that we had not determined were due to him based on his calculations of alleged loses due to the rebalancing. On the clients behalf I called MetLife to inquire if he could in his words "be made whole", based upon his alleged losses. The original rebalancing instruction were put in place by his former advisor, and he has yet to demonstrate he has incurred any losses and that there have
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been any errors committed on my part. [customer] never asked me to cancel the automatic rebalancing. Internal case number 201626731.

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: CUSTOMER ALLEGES THAT WHEN THE REPRESENTATIVE URGED HER TO INVEST IN MUTUAL FUNDS IN JUNE 2008 SHE WAS IN NO POSITION TO MAKE FINANCIAL DECISIONS DUE TO THE RECENT DEATH OF HER HUSBAND.

Product Type: Mutual Fund(s)

Alleged Damages: \$750,000.00

Customer Complaint Information

Date Complaint Received: 08/07/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/10/2008

Settlement Amount:

Individual Contribution Amount:



End of Report

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