



IAPD Report

MICHAEL V MARINO

CRD# 2181716

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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

MICHAEL V MARINO (CRD# 2181716)

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 **05/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EQUITY SERVICES, INC.	CRD# 265	06/10/2015
IA	ESI FINANCIAL ADVISORS	CRD# 265	06/10/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	PARAMUS, NJ	06/11/2013 - 06/05/2015
B	PRUCO SECURITIES, LLC.	5685	PARAMUS, NJ	08/17/2011 - 06/05/2015
B	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SHORT HILLS, NJ	01/18/2011 - 08/11/2011

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
Termination	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 **25** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ESI FINANCIAL ADVISORS**
Main Address: ONE NATIONAL LIFE DRIVE
MONTPELIER, VT 05604
Firm ID#: 265

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/10/2015
B	FINRA	Invest. Co and Variable Contracts	Approved	06/10/2015
B	FINRA	Investment Co./Variable Contracts Prin	Approved	06/25/2015
B	FINRA	General Securities Principal	Approved	12/23/2020
B	California	Agent	Approved	07/12/2021
B	Colorado	Agent	Approved	07/12/2021
B	Connecticut	Agent	Approved	07/12/2021
B	Delaware	Agent	Approved	07/16/2021
B	Florida	Agent	Approved	07/12/2021
B	Georgia	Agent	Approved	07/12/2021
B	Illinois	Agent	Approved	08/04/2023
B	Kansas	Agent	Approved	10/25/2024
B	Maryland	Agent	Approved	02/05/2025



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	08/04/2021
B Mississippi	Agent	Approved	08/04/2023
B Montana	Agent	Approved	05/12/2025
B Nevada	Agent	Approved	02/11/2026
B New Hampshire	Agent	Approved	02/16/2024
B New Jersey	Agent	Approved	06/10/2015
IA New Jersey	Investment Adviser Representative	Approved	06/10/2015
B New Mexico	Agent	Approved	02/12/2024
B New York	Agent	Approved	06/17/2015
B North Carolina	Agent	Approved	07/13/2021
B Pennsylvania	Agent	Approved	07/12/2021
B Rhode Island	Agent	Approved	05/13/2025
B South Carolina	Agent	Approved	08/01/2023
B Texas	Agent	Approved	07/12/2021
B Vermont	Agent	Approved	08/18/2022
B Virginia	Agent	Approved	07/12/2021
B Washington	Agent	Approved	04/20/2026

Branch Office Locations

ESI FINANCIAL ADVISORS
200 SCHULZ DRIVE



Qualifications

SUITE 125
RED BANK, NJ 07701





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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	12/23/2020
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	04/28/2004

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	07/16/2009
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/26/1993

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/16/2013
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/19/2011

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	06/11/2013 - 06/05/2015	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	PARAMUS, NJ
B	08/17/2011 - 06/05/2015	PRUCO SECURITIES, LLC.	CRD# 5685	PARAMUS, NJ
B	01/18/2011 - 08/11/2011	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SHORT HILLS, NJ
B	04/29/1993 - 12/10/2010	METLIFE SECURITIES INC.	CRD# 14251	SHORT HILLS, NJ
B	04/29/1993 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	SHORT HILLS, NJ

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
06/2015 - Present	EQUITY SERVICES, INC.	REGISTERED REP	Y	MONTPELIER, VT, United States
06/2015 - Present	NATIONAL LIFE INSURANCE COMPANY	GENERAL AGENT	Y	RED BANK, NJ, 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.

*NATIONAL LIFE INS/ INTEGRATED FINANCIAL CONCEPTS LLC. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. INSURANCE SALES - AGENT - 06/2015 TO PRESENT - 160 HRS/MO. DURING TRADING HRS - I AM AN AGENT BROKER FROM AN NLV AGENCY - THE BUSINESS IS NON-EQUITY RELATED. *TEACHERS PENSION AND INSURANCE SERVICES. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. EDUCATING EXISTING EDUCATION PROFESSIONALS AN THEIR RETIREMENT PORTFOLIOS. AREA DIRECTOR. MAY 2016. 20 HRS/MO. DURING TRADE HRS. *PENSION EDUCATORS. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. OCT 2019. WORK WITH MUNICIPAL EMPLOYEES AS WELL AS POLICE/FIREFIGHTERS ON 457 OPTIONS/ENROLLMENTS AND INS RELATED PRODUCTS AVAILABLE TO THEM. AGENT. MEET WITH MUNICIPAL EMPLOYEES TO PRESENT OPTIONS AND INTRODUCE ANY OTHER INSURANCE PRODUCTS THEY MAY BE INTERESTED IN. DURING TRADE HRS. *WITHUM INSURANCE. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. MARCH 2024. CONFERENCE CALLS CONDUCTED TO DISCUSS FIXED INS OPPORTUNITIES OF CLIENTS. AGENT. ONLY CONF CALLS TO DISCUSS MARKETING OPPORTUNITIES FOR FIXED INS WITH CLIENTS. DURING TRADE HRS. *FREEDOM HORIZON FINANCIAL. 103 EISENHOWER PARKWAY SUITE 306 ROSELAND NJ. INV REL. MAY 2026. DISTRIBUTION OF FIXED INS AND FIXED ANNUITY PRODUCTS. PRESIDENT. OVERSIGHT OF OPERATION. DURING TRADE HRS. *INTEGRATED WEALTH. 200 SCHULZ DR SUITE 125 RED BANK NJ. INV REL. MAY 2026. MARKETING RESOURCE. MANAGING PARTNER. MARKETING TO NL AGENCIES. DURING TRADE HRS.



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
Termination	1

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 1

Reporting Source: Firm

Firm Name: METLIFE SECURITIES

Termination Type: Discharged

Termination Date: 11/12/2010

Allegations: REGISTERED REPRESENTATIVE DID NOT SATISFACTORILY PERFORM DUTIES WITH RESPECT TO THE TIMELY TERMINATIONS OF REGISTERED REPRESENTATIVES IN THE AGENCY.

Product Type: No Product

Reporting Source: Individual

Firm Name: METLIFE SECURITIES

Termination Type: Discharged

Termination Date: 11/12/2010

Allegations: RESGISTERED REPRESENTATIVE DID NOT SATISFACTORILY PERFORM DUTIES WITH RESPECT TO THE TIMELY TERMINATIONS OF REGISTERED REPRESENTATIVES IN THE AGENCY.

Product Type: No Product

Broker Statement MY TERMINATION WAS IN NO WAY INVESTMENT OR CLIENT RELATED. THE EVENT ONLY INVOLVED THE AGENCY'S PROCESSES FOR TERMINATING UNDER PERFORMING REPRESENTATIVES IN A TIMELY MANNER. THE AGENCY'S PROTOCOL IN THESE SITUATIONS WAS TO WAIT FOR A FORMAL WRITTEN RESIGNATION FROM THE REPRESENTATIVE BEFORE PROCEEDING WITH A VOLUNTARY TERMINATION BASED ON LOW PRODUCTION. UPON REVIEW OF THE PROCESS, THE COMPANY



DETERMINED THAT THE AGENCY SHOULD HAVE BEEN MORE PROACTIVE IN TERMINATING THE UNDER PERFORMING REPRESENTATIVES AS THEIR PRODUCTION DECLINED.



End of Report

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