



IAPD Report

SERGIO ANTHONY DECURTIS

CRD# 2216864

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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

SERGIO ANTHONY DECURTIS (CRD# 2216864)

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 **01/20/2026**.

CURRENT EMPLOYERS

| Firm | CRD# | Registered Since |
|-------------------------------------|-------------|------------------|
| IA EDELMAN FINANCIAL ENGINES | CRD# 104510 | 12/07/2023 |

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** 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 N.E. PRIVATE CLIENT ADVISORS, LTD. | 136058 | PROVIDENCE, RI | 03/17/2006 - 02/12/2024 |
| IA NEW ENGLAND INVESTMENT CONSULTANTS, LTD. | 142531 | PROVIDENCE, RI | 12/18/2006 - 12/15/2023 |
| IA NEW ENGLAND SECURITIES CORPORATION 615 | | PROVIDENCE, RI | 09/26/2000 - 11/22/2006 |

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 |
|-------------|-------|
| 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 **4** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **EDELMAN FINANCIAL ENGINES**
Main Address: 3945 FREEDOM CIRCLE
SANTA CLARA, CA 95054
Firm ID#: 104510

| | Regulator | Registration | Status | Date |
|--|---------------|-----------------------------------|---------------------|------------|
|  | Florida | Investment Adviser Representative | Approved | 08/30/2024 |
|  | New Hampshire | Investment Adviser Representative | Approved | 12/11/2023 |
|  | Rhode Island | Investment Adviser Representative | Approved | 12/07/2023 |
|  | Texas | Investment Adviser Representative | Restricted Approval | 03/13/2024 |

Branch Office Locations

EDELMAN FINANCIAL ENGINES
19 MAIN ST
HAMPSTEAD, NH 03841

EDELMAN FINANCIAL ENGINES
NAPLES, FL

EDELMAN FINANCIAL ENGINES
317 IRON HORSE WAY
SUITE 201
PROVIDENCE, RI 02908







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 4 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

| | Exam | Category | Date |
|---|--|-----------|------------|
|  | Compliance Officer Examination (S14) | Series 14 | 01/02/2023 |
|  | Municipal Fund Securities Principal Examination (S51) | Series 51 | 08/03/2007 |
|  | Introducing Broker/Dealer Financial Operations Principal Examination (S28) | Series 28 | 01/09/2006 |
|  | General Securities Principal Examination (S24) | Series 24 | 05/10/1994 |

General Industry/Product Exams

| | Exam | Category | Date |
|---|--|-------------|------------|
|  | Operations Professional Examination (S99TO) | Series 99TO | 01/02/2023 |
|  | Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
|  | General Securities Representative Examination (S7) | Series 7 | 02/16/1994 |
|  | Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 02/21/1992 |

State Securities Law Exams

| | Exam | Category | Date |
|---|--|-----------|------------|
|  | Uniform Investment Adviser Law Examination (S65) | Series 65 | 06/29/1999 |
|  | Uniform Securities Agent State Law Examination (S63) | Series 63 | 02/26/1992 |



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 | 03/17/2006 - 02/12/2024 | N.E. PRIVATE CLIENT ADVISORS, LTD. | CRD# 136058 | PROVIDENCE, RI |
| IA | 12/18/2006 - 12/15/2023 | NEW ENGLAND INVESTMENT CONSULTANTS, LTD. | CRD# 142531 | PROVIDENCE, RI |
| IA | 09/26/2000 - 11/22/2006 | NEW ENGLAND SECURITIES CORPORATION | CRD# 615 | PROVIDENCE, RI |
| B | 03/09/1992 - 11/22/2006 | NEW ENGLAND SECURITIES | CRD# 615 | PROVIDENCE, RI |

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 |
|-------------------|--|--------------------------------|--------------------|--------------------------------|
| 12/2023 - Present | FINANCIAL ENGINES ADVISORS, L.L.C. | DIRECTOR OF FINANCIAL PLANNING | Y | SANTA CLARA, CA, United States |
| 08/1994 - Present | NEW ENGLAND PENSION PLAN SYSTEMS, LLC | MANAGING MEMBER | N | PROVIDENCE, RI, United States |
| 08/2004 - 02/2024 | N.E. PRIVATE CLIENT ADVISORS | MEMBER / CCO | Y | PROVIDENCE, RI, United States |
| 08/2006 - 12/2023 | NEW ENGLAND INVESTMENT CONSULTANTS, LTD. | PRESIDENT | Y | PROVIDENCE, RI, 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) Real Estate Holdings; INVESTMENT RELATED: No; ADDRESS: Hampstead, NH 03841; NATURE: I own and manage multiple parcels of Real Estate which are either rental/ development. In addition I am in the process of developing a solar farm on one of my parcels. 100% ownership no partners; POSITION: Owner manager; START DATE: 01/01/1990; NUMBER OF HOURS/MONTH: 45 Hrs.; HOURS/MNTH DURING SECURITIES TRADING HOURS: 01 Hrs.; DUTIES: all duties pertaining to company
- 2) SDC Advisor Services; INVESTMENT RELATED: No; ADDRESS: Naples, FL 34102; NATURE: This entity name change replaced New England Investment Consultants, which was acquired by EFE pursuant to the Asset Purchase Agreement ("APA"). The entity's operations are limited exclusively to accounting and tax preparation functions. It does not provide services to clients, and its sole source of revenue consists of payments received from EFE; POSITION: Officer; START DATE: 12/31/2023; NUMBER OF HOURS/MONTH: 0 Hrs.; HOURS/MNTH DURING SECURITIES TRADING HOURS: 0 Hrs.; DUTIES: N/A.
- 3) SDC Pension Services; INVESTMENT RELATED: No; ADDRESS: Naples, FL 34102; NATURE: This is the entity name change which replaced New England Pension Plan Systems, LLC which was acquired by EFE. Part of the APA with EFE. The



Registration & Employment History



OTHER BUSINESS ACTIVITIES

purpose of this entity is strictly for accounting and tax prep. The entity no longer provides services to clients the only revenue is that which is paid from EFE; POSITION: Officer; START DATE: 12/31/2023; NUMBER OF HOURS/MONTH: 0 Hrs.; HOURS/MNTH DURING SECURITIES TRADING HOURS: 0 Hrs.; DUTIES: N/A



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: NEW ENGLAND FINANCIAL

Termination Type: Discharged

Termination Date: 10/24/2006

Allegations: RR DECURTIS WAS TERMINATED BECAUSE HE WAS DUALY REGISTERED WITH AN UNAFFILIATED BROKER DEALER.

Product Type: No Product

Other Product Types:

Reporting Source: Individual

Firm Name: NEW ENGLAND SECURITIES

Termination Type: Discharged

Termination Date: 10/24/2006

Allegations: BROKER TERMINATED DUE TO NOT FOLLOWING COMPANY POLICY FOR DUAL REGISTRATION..

Product Type: No Product

Broker Statement
 BROKER HAD FILED EMPLOYMENT SUIT AND WAS LEAVING PRIOR FIRM. NEW BD WAS DORMANT & NOT ACTIVELY ENGAGING IN ANY BUSINESS. PRIOR FIRMS CCO WAS AWARE OF DORMANT BD.
 SUMMARY
 RR DECURTIS FILED A LEGAL ACTION AGAINST NES & BAYSTATE FOR BREACH IN COMPENSATION & FIRM PRACTICES. REVIEW FOUND THAT RR DECURTIS FOLLOWED SPECIFIC NASD GUIDANCE ON RULE 3030 FOR FORMATION OF A BD, AND THAT BD WAS NOT CONDUCTING BUSINESS, RR



DECURTIS WAS NOT DUAL REGISTERED. LEGAL ACTION SETTLED IN FAVOR OF RR DECURTIS \$XXX,XXX.XX UNDISCLOSED AMOUNT.



End of Report

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