



IAPD Report

MICHAEL THEODORE KUCZINSKI

CRD# 2299255

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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 THEODORE KUCZINSKI (CRD# 2299255)

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 **10/22/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	GARDEN STATE SECURITIES, INC.	CRD# 10083	03/01/2018
IA	GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC	CRD# 133088	03/14/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	H. BECK, INC.	1763	Millstone TWP, NJ	09/21/2015 - 03/05/2018
B	H. BECK, INC.	1763	Millstone TWP, NJ	09/19/2015 - 03/05/2018
IA	VOYA FINANCIAL ADVISORS, INC.	2882	MILLSTONE TOWNSHIP, NJ	02/16/2010 - 09/22/2015

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

Employment 1 of 2

Firm Name: **GARDEN STATE SECURITIES, INC.**
Main Address: 328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701
Firm ID#: 10083

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	03/01/2018
B FINRA	General Securities Representative	Approved	03/01/2018
B FINRA	Invest. Co and Variable Contracts	Approved	03/01/2018
B Florida	Agent	Approved	03/01/2018
B Indiana	Agent	Approved	01/22/2024
B Maryland	Agent	Approved	02/07/2023
B New Jersey	Agent	Approved	03/01/2018
B New York	Agent	Approved	03/01/2018
B Pennsylvania	Agent	Approved	06/23/2021
B Virginia	Agent	Approved	06/07/2018

Branch Office Locations

MILLSTONE TWP, NJ

Employment 2 of 2

Firm Name: **GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC**



Qualifications

Main Address: 328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701

Firm ID#: 133088

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	03/14/2018

Branch Office Locations

GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC
MILLSTONE TWP, NJ



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	05/03/2001

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	10/14/1996
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/21/1993

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	01/21/1993

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	09/21/2015 - 03/05/2018	H. BECK, INC.	CRD# 1763	Millstone TWP, NJ
B	09/19/2015 - 03/05/2018	H. BECK, INC.	CRD# 1763	Millstone TWP, NJ
IA	02/16/2010 - 09/22/2015	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MILLSTONE TOWNSHIP
B	01/26/2010 - 09/22/2015	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MILLSTONE TOWNSHIP
B	03/01/2007 - 01/28/2010	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	MILLSTONE TOWNSHIP
IA	01/25/2008 - 12/31/2009	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	ENGLEWOOD, CO
IA	08/30/2007 - 12/31/2007	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	ENGLEWOOD, CO
IA	03/01/2007 - 09/04/2007	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	MILLSTONE TOWNSHIP
IA	01/27/2006 - 03/09/2007	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	MILLSTONE TOWNSHIP
B	01/27/2006 - 03/01/2007	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	MILLSTONE TOWNSHIP
IA	02/24/2004 - 01/30/2006	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	DENVER, CO
B	01/02/2004 - 01/30/2006	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	DENVER, CO
B	01/02/2001 - 01/23/2004	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	01/07/1998 - 12/31/2000	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	01/25/1993 - 01/21/1998	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY



Registration & Employment History

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
09/2015 - Present	H. Beck, Inc.	Registered Representative	Y	Bethesda, MD, United States
04/2013 - Present	MTK FINANCIAL GROUP II, INC	OWNER	Y	MILLSTONE TOWNSHIP, 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.

TOTAL WEALTH ENHANCEMENT GROUP, LLC

POSITION: Partner NATURE: Other OBA INVESTMENT RELATED: Yes NUMBER OF HOURS: 125 SECURITIES TRADING HOURS: 100 START DATE: 01/01/2006 ADDRESS: 24 Wagner Farm Lane, Suite R, Millstone Township NJ 08535 DESCRIPTION: DBA for securities and financial planning, estate and retirement planning

MTK FINANCIAL GROUP II, INC. - TAX PREPERATION

POSITION: Owner NATURE: Other OBA INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 10 START DATE: 04/26/2013 ADDRESS: 24 Wagner Farm Lane, Suite R, Millstone Township NJ 08535 DESCRIPTION: Income, sales and estate tax planning, preparation servcies and income tax resolution.

MTK FINANCIAL GROUP II, INC. - INSURANCE

POSITION: Owner NATURE: Insurance Sales (Investment-Related OBA) INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 10 START DATE: 04/26/2013 ADDRESS: 24 Wagner Farm Lane, Suite R, Millstone Township NJ 08535 DESCRIPTION: Insurance Sales

MILLSTONE TOWNSHIP MUNICIPALITY

POSITION: Committeeman/Deputy Mayor NATURE: Other OBA INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 5 START DATE: 01/01/2015 ADDRESS: 470 Stagecoach Road, Millstone Township NJ 08510 DESCRIPTION: Elected township official, oversee general operations, budgets, personnel and policy

MKMB VENTURES LLC, PARTNER/OWNER. BEGINNING JANUARY 2023. NOT INVESTMENT-RELATED. ATM/VENDING MACHINES, APPROX. 12 HOURS PER MONTH.

R&M VENTURES, LLC, dba Fit Body Boot Camp., Finally Fit, LLC. Fitness and nutrition. Approx 30 hrs/month, not investment-related.



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:	Firm
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE
Allegations:	UNSUITABILITY AND OVER CONCENTRATION ALLEGED.
Product Type:	Real Estate Security
Alleged Damages:	\$85,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	13-03721
Filing date of arbitration/CFTC reparation or civil litigation:	01/06/2014

Customer Complaint Information

Date Complaint Received:	01/06/2014
Complaint Pending?	No
Status:	Settled



Status Date: 12/17/2014
Settlement Amount: \$25,000.00
Individual Contribution Amount: \$0.00
Firm Statement THE DISCLOSURE LETTER WAS BECAUSE ANOTHER BROKER DEALER THAT WAS SUED IN THE SAME CASE SETTLED THEIR CLAIM WITH THE CUSTOMER. HOWEVER, THE CLAIMS AGAINST ROYAL ALLIANCE REMAIN PENDING.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC. AND ROYAL ALLIANCE
Allegations: CLAIMANT IS ALLEGING THAT SHE DID NOT WANT RISKY INVESTMENTS AND INSTEAD MR. KUCZINSKI INVESTED APPROXIMATELY \$90,000 IN TWO HIGH-RISK NON-EXCHANGE TRADED REITS.
Product Type: Real Estate Security
Alleged Damages: \$85,000.00
Is this an oral complaint? No
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA DISPUTE RESOLUTION ARBITRATION
Docket/Case #: 13-03721
Filing date of arbitration/CFTC reparation or civil litigation: 12/24/2013

Customer Complaint Information

Date Complaint Received: 01/09/2014
Complaint Pending? No
Status: Settled
Status Date: 07/02/2014
Settlement Amount: \$37,500.00
Individual Contribution Amount: \$0.00
Broker Statement WITHOUT ADMITTING FAULT, THE FIRM SETTLED THE CLAIM FOR \$12,500. IN ADDITION, ROYAL ALLIANCE SETTLED WITH THE CLAIMANT FOR \$25,000. THIS IS WHY QUESTION 11(A) IS LISTED AS \$37,500 WHICH IS THE AGGREGATE SETTLEMENT.

Disclosure 2 of 3

Reporting Source: Regulator



Employing firm when activities occurred which led to the complaint: WALNUT STREET SECURITIES, INC.

Allegations: BREACH OF CONTRACT, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, UNSUITABILITY, COMMON LAW FRAUD, NEGLIGENT MISREPRESENTATION, SECURITIES BROKERAGE MALPRACTICE.

Product Type: Other

Other Product Type(s): COMMON STOCK

Alleged Damages: \$100,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #03-06057](#)

Date Notice/Process Served: 08/19/2003

Arbitration Pending? No

Disposition: Other

Disposition Date: 09/08/2005

Disposition Detail: STIPULATED AWARD: ON NOVEMBER 3, 2004, THE PARTIES ENTERED INTO A SETTLEMENT AGREEMENT AND RELEASE, CLAIMANT WITHDREW AND DISMISSED WITH PREJUDICE HIS CLAIMS AGAINST RESPONDENT. THE PANEL ENTERS THIS AWARD GRANTING THE FOLLOWING RELIEF: THE CLAIMS OF CLAIMANT ARE DISMISSED IN THEIR ENTIRETY.

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Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WALNUT STREET SECURITIES, INC

Allegations: CLIEN CLAIMS ACCOUNT WAS INVESTED IN UNSUITABLE SECURITIES

Product Type: Equity - OTC

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 08/29/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/30/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD CLAIM # 03-06057](#)

Date Notice/Process Served: 08/29/2003



Arbitration Pending? No
Disposition: Settled
Disposition Date: 11/03/2004
Monetary Compensation Amount: \$27,750.00
Individual Contribution Amount: \$2,500.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: WALNUT STREET SECURITIES, INC.
Allegations: CLIENT CLAIMS ACCOUNT WAS INVESTED IN UNSUITABLE SECURITIES
Product Type: Equity - OTC
Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 09/02/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 09/30/2003
Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD #03-06057](#)
Date Notice/Process Served: 09/02/2003
Arbitration Pending? No
Disposition: Settled
Disposition Date: 11/03/2004
Monetary Compensation Amount: \$27,750.00
Individual Contribution Amount: \$2,500.00

Broker Statement MR. [CUSTOMER] IS THE FATHER OF MY EX SECRETARY OF WHOM I AM STILL CLOSE WITH TODAY. MR. [CUSTOMER], ALONG WITH HIS WIFE [SPOUSE] AND THEIR DAUGHTER [FAMILY MEMBER] (EX SECRETARY) IN A CONFERENCE TOGETHER, HAD CONCLUDED THAT THE MONEY WAS NOT NEEDED IN MR. OR MRS. [CUSTOMERS] LIFETIME AND THAT THEY IN FACT WOULD LIKE IT TO GROW FOR THE FUTURE USE OF THEIR TWO CHILDREN AS BENEFICIARIES. IT WAS CONCLUDED BY THEM, THAT THE MONEY SHOULD BE INVESTED BASED ON [FAMILY MEMBER] INVESTMENT TIME HORIZON AND TOLERANCE FOR RISK, NOT MR. [CUSTOMER]. BECAUSE



OF THE POTENTIAL TAX RAMIFICATIONS INVOLVED IN MAKING ACCOUNT CHANGES, THE ACCOUNT REMAINED AS MR. [CUSTOMER]IRA. MR. [CUSTOMER]SIGNED AN AGGRESSIVE MANAGEMENT AGREEMENT ATTESTING TO THE AGGRESSIVE STRATEGY.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: INVESTORS CAPITAL

Allegations: CLAIMANT ALLEGES INVESTMENTS WERE UNSUITABLE.

Product Type: Equity - OTC

Alleged Damages: \$78,000.00

Customer Complaint Information

Date Complaint Received: 03/03/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/03/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: #03-01209 NASD

Date Notice/Process Served: 03/03/2003

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/04/2004

Monetary Compensation Amount: \$40,000.00

Individual Contribution Amount: \$25,000.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INVESTORS CAPITAL CORP

Allegations: CLAIMANT ALLEGES INVESTMENTS WERE UNSUITABLE

Product Type: Equity - OTC

Alleged Damages: \$78,000.00

Customer Complaint Information



Date Complaint Received:	03/03/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	04/02/2003
Settlement Amount:	
Individual Contribution Amount:	
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	#03-01209 NASD
Date Notice/Process Served:	03/03/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/04/2004
Monetary Compensation Amount:	\$40,000.00
Individual Contribution Amount:	\$25,000.00



End of Report

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