



## IAPD Report

# CHRISTOPHER J TORTORA

CRD# 2398858

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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

### CHRISTOPHER J TORTORA (CRD# 2398858)

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 **11/12/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	PARK AVENUE SECURITIES LLC	CRD# 46173	01/06/2020
<b>IA</b>	PARK AVENUE SECURITIES LLC	CRD# 46173	11/02/2020

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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>B</b>	VOYA FINANCIAL ADVISORS, INC.	2882	MELVILLE, NY	01/03/2011 - 10/28/2019
<b>B</b>	ING FINANCIAL ADVISERS, LLC	34815	MELVILLE, NY	12/03/2007 - 01/03/2011
<b>B</b>	J.P. MORGAN SECURITIES INC.	18718	NEW YORK, NY	05/29/2001 - 01/11/2007

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
Regulatory Event	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 9 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **PARK AVENUE SECURITIES LLC**  
Main Address: 10 HUDSON YARDS  
NEW YORK, NY 10001  
Firm ID#: 46173

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/06/2020
B	Colorado	Agent	Approved	11/15/2024
B	Connecticut	Agent	Approved	03/08/2021
IA	Connecticut	Investment Adviser Representative	Approved	03/08/2021
B	Delaware	Agent	Approved	11/10/2021
IA	Delaware	Investment Adviser Representative	Approved	11/10/2021
B	Florida	Agent	Approved	02/05/2020
IA	Florida	Investment Adviser Representative	Approved	11/24/2020
B	Massachusetts	Agent	Approved	08/17/2023
IA	Massachusetts	Investment Adviser Representative	Approved	10/08/2025
B	New Jersey	Agent	Approved	02/05/2020
IA	New Jersey	Investment Adviser Representative	Approved	12/03/2020
B	New York	Agent	Approved	01/21/2020



### Qualifications

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	04/16/2021
IA North Carolina	Investment Adviser Representative	Approved	08/16/2023
B North Carolina	Agent	Approved	08/17/2023
B South Carolina	Agent	Approved	08/07/2020
IA South Carolina	Investment Adviser Representative	Approved	11/02/2020

### Branch Office Locations

**PARK AVENUE SECURITIES LLC**  
800 WESTCHESTER AVENUE  
4TH FLOOR SUITE N409  
RYE BROOK, NY 10573

**PARK AVENUE SECURITIES LLC**  
White Plains, NY

**PARK AVENUE SECURITIES LLC**  
1075 ROUTE 112  
PORT JEFFERSON STATION, NY 11776



## 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
 NYSE Trading Assistant Examination (S25)	Series 25	08/17/1999
 General Securities Representative Examination (S7)	Series 7	09/20/1993

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	10/07/2020
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/23/1994

### 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	01/03/2011 - 10/28/2019	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MELVILLE, NY
B	12/03/2007 - 01/03/2011	ING FINANCIAL ADVISERS, LLC	CRD# 34815	MELVILLE, NY
B	05/29/2001 - 01/11/2007	J.P. MORGAN SECURITIES INC.	CRD# 18718	NEW YORK, NY
B	08/02/1999 - 06/05/2001	U.S. BANCORP PIPER JAFFRAY INC.	CRD# 665	MINNEAPOLIS, MN
B	12/08/1998 - 08/31/1999	BNY CLEARING SERVICES LLC	CRD# 15879	MILWAUKEE, WI
B	03/23/1998 - 11/16/1998	CIBC OPPENHEIMER CORP.	CRD# 630	NEW YORK, NY
B	06/23/1997 - 02/09/1998	GKN SECURITIES CORP.	CRD# 19415	NEW YORK, NY
B	10/17/1996 - 06/23/1997	FIRST UNITED EQUITIES CORPORATION	CRD# 36398	NEW YORK, NY
B	01/18/1995 - 10/23/1996	INVESTORS ASSOCIATES, INC.	CRD# 958	HACKENSACK, NJ
B	02/22/1994 - 07/20/1994	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	09/21/1993 - 01/17/1994	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	09/21/1993 - 01/17/1994	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

### 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
11/2025 - Present	GUARDIAN LIFE INSURANCE COMPANY	AGENT	Y	RYE BROOK, NY, United States
11/2025 - Present	GUARDIAN LIFE INSURANCE COMPANY	AGENT	Y	Port Jefferson Station, NY, United States
11/2025 - Present	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	Port Jefferson Station, NY, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2025 - Present	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	RYE BROOK, NY, United States
06/2024 - Present	GUARDIAN LIFE INSURANCE COMPANY	AGENT	Y	White Plains, NY, United States
06/2024 - Present	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	White Plains, NY, United States
12/2019 - 11/2025	GUARDIAN LIFE INSURANCE COMPANY	AGENT	Y	PORT CHESTER, NY, United States
12/2019 - 11/2025	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	PORT CHESTER, NY, United States
09/2014 - 10/2019	VOYA FINANCIAL ADVISORS	REG REP	Y	MELVILLE, NY, 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. Term and universal life insurance  
 Term and universal life insurance  
 Start: 03/24/2020  
 Address: 800 Westchester Ave Ste 409N  
 Rye Brook, NY 10573  
 5 non bus hrs per month  
 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
Regulatory Event	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	08/12/2013
<b>Docket/Case Number:</b>	CSB-2013-0997861
<b>Employing firm when activity occurred which led to the regulatory action:</b>	ING FINANCIAL ADVISERS, LLC AND ING FINANCIAL PARTNERS, INC.
<b>Product Type:</b>	Annuity-Fixed
<b>Allegations:</b>	VIOLATION OF THE NYS INSURANCE LAW BY SOLICITING, NEGOTIATING AND DELIVERING IN THE STATE OF NEW YORK, FIXED ANNUITY CONTRACTS ISSUED BY WESTERN NATIONAL LIFE INSURANCE COMPANY PRODUCTS TO NEW YORK STATE RESIDENTS WHEN NATIONAL WESTERN LIFE INSURANCE COMPANY WAS NOT LICENSED IN THE STATE OF NEW YORK.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Stipulation and Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	09/26/2013



**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$3,000.00

**Portion Levied against individual:** \$3,000.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 09/27/2013

**Was any portion of penalty waived?** No

**Amount Waived:**



## End of Report

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