



IAPD Report

TODD ALAN COUSINO

CRD# 2595695

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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

TODD ALAN COUSINO (CRD# 2595695)

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 **03/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/30/2024
IA	LPL FINANCIAL LLC	CRD# 6413	05/30/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	AMERIPRISE FINANCIAL SERVICES, LLC	6363	BROWNSTOWN TOWNSHIP, MI	06/30/2017 - 06/04/2024
IA	AMERIPRISE FINANCIAL SERVICES, LLC	6363	BROWNSTOWN TOWNSHIP, MI	06/30/2017 - 06/04/2024
IA	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	SOUTHGATE, MI	09/09/2011 - 07/06/2017

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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/30/2024
B	FINRA	General Securities Representative	Approved	05/30/2024
B	Arizona	Agent	Approved	05/30/2024
B	California	Agent	Approved	05/30/2024
B	Florida	Agent	Approved	05/30/2024
B	Georgia	Agent	Approved	05/30/2024
B	Idaho	Agent	Approved	05/30/2024
B	Maryland	Agent	Approved	05/30/2024
B	Michigan	Agent	Approved	05/30/2024
IA	Michigan	Investment Adviser Representative	Approved	05/30/2024
B	New Jersey	Agent	Approved	05/30/2024
B	New York	Agent	Approved	11/26/2024
B	North Carolina	Agent	Approved	05/30/2024



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	05/30/2024
B Pennsylvania	Agent	Approved	05/30/2024
B Tennessee	Agent	Approved	05/30/2024
B Virginia	Agent	Approved	05/30/2024
B Washington	Agent	Approved	05/30/2024
B West Virginia	Agent	Approved	05/30/2024
B Wisconsin	Agent	Approved	07/23/2024

Branch Office Locations

LPL FINANCIAL LLC
ONE HERITAGE PL STE 510
SOUTHGATE, MI 48195



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	08/06/2007

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	04/17/1995

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	07/24/2008
Uniform Securities Agent State Law Examination (S63)	Series 63	04/21/1995

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	06/30/2017 - 06/04/2024	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	BROWNSTOWN TOWNSHIP, MI
IA	06/30/2017 - 06/04/2024	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	BROWNSTOWN TOWNSHIP, MI
IA	09/09/2011 - 07/06/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	SOUTHGATE, MI
B	09/06/2011 - 07/06/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	SOUTHGATE, MI
IA	06/24/2010 - 09/07/2011	CENTAURUS FINANCIAL, INC.	CRD# 30833	RIVERVIEW, MI
B	09/26/2005 - 09/07/2011	CENTAURUS FINANCIAL, INC.	CRD# 30833	RIVERVIEW, MI
B	01/16/2001 - 09/26/2005	HANTZ FINANCIAL SERVICES, INC.	CRD# 46047	SOUTHFIELD, MI
B	08/30/1999 - 11/09/2000	HANTZ FINANCIAL SERVICES, INC.	CRD# 46047	SOUTHFIELD, MI
B	12/15/1997 - 10/14/1998	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	04/18/1995 - 10/24/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	04/18/1995 - 10/24/1997	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
05/2024 - Present	LPL Financial	Registered Representative	Y	Southgate, MI, United States
03/2020 - 05/2024	Ameriprise Financial Services, LLC	Registered Rep	Y	Brownstown Township, MI, United States
06/2017 - 03/2020	AMERIPRISE FINANCIAL SERVICES INC	REGISTERED REP	Y	Brownstown Fieldship, MI, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2011 - 06/2017	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	ORANGE, CA, 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.

- 07/10/2024 - Cousino Rental Properties, LLC - Inv Related - New Boston, MI - Real Estate Rental - Started: 6/24/2024 - 0 Hrs/Mo.
- 08/28/2024 - Cousino & Pomponio Properties, LLC - Other - Real Estate Flipping - Investment Related - Home Based - Start Date 06/13/2024 - 1 Hour Per Month/ 0 Hours During Trading



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
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Criminal	1
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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 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	STATE OF MICHIGAN JUDICIAL DISTRICT JUDICAL CIRCUIT
Location of Court:	KALKASKA, MI
Docket/Case #:	4616834
Charge Date:	12/12/2025
Charge(s) 1 of 1	
Formal Charge(s)/Description:	POLICE OFFICE RESISTING OBSTRUCTING
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Nolle Prosequi
Current Status:	Final
Status Date:	02/17/2026
Disposition Date:	02/17/2026
Sentence/Penalty:	Nolle Prosequi (Dismissed)

Broker Statement

I was pulled over for speeding and during the stop the officer asked if I had anything to drink. I responded, "2 beers, 4 hours prior". He asked me to submit to field sobriety tests, which I declined, but offered to do a breathalyzer or have my blood drawn, to prove I was ok to drive. I blew 000 on the breathalyzer. The officer had me standing outside in 15 degrees, snowy, weather for over 15 minutes, in just a sweatshirt and sweatpants. I asked to go to my truck to get warm while he wrote



my speeding ticket and he told me I could not. When I asked why, he responded, "because I said so." I told him I was not standing in the cold while he sat in his warm car to write my ticket and I began to walk back to my truck, at which point he arrested me. The case was dismissed and never went to trial.



End of Report

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