



IAPD Report

HARRY ALOYSIUS CARROLL III

CRD# 2617434

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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

HARRY ALOYSIUS CARROLL III (CRD# 2617434)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	03/25/2017
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	03/25/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	NEWSQUARE CAPITAL, LLC	152430	NEWTOWN SQUARE, PA	11/01/2010 - 12/31/2017
B	MSI FINANCIAL SERVICES, INC.	14251	MARLTON, NJ	01/02/2015 - 03/25/2017
IA	MSI FINANCIAL SERVICES, INC.	14251	MARLTON, NJ	01/02/2015 - 03/25/2017

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
Customer Dispute	5



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

Employment 1 of 1

Firm Name: **MML INVESTORS SERVICES, LLC**
Main Address: 1295 STATE STREET
SPRINGFIELD, MA 01111-0001
Firm ID#: 10409

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/25/2017
B	Arizona	Agent	Approved	06/07/2023
B	California	Agent	Approved	03/25/2017
B	Connecticut	Agent	Approved	03/25/2017
B	Delaware	Agent	Approved	03/25/2017
B	Florida	Agent	Approved	03/25/2017
B	Georgia	Agent	Approved	03/13/2023
B	Indiana	Agent	Approved	01/21/2026
B	Maine	Agent	Approved	08/28/2023
B	Maryland	Agent	Approved	08/30/2023
B	Massachusetts	Agent	Approved	05/17/2022
B	Nevada	Agent	Approved	05/28/2024
B	New Jersey	Agent	Approved	03/25/2017



Qualifications

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	03/25/2017
B New York	Agent	Approved	03/25/2017
B Ohio	Agent	Approved	08/22/2025
B Pennsylvania	Agent	Approved	03/25/2017
IA Pennsylvania	Investment Adviser Representative	Approved	03/25/2017
B South Carolina	Agent	Approved	08/30/2023
B Texas	Agent	Approved	10/30/2018
IA Texas	Investment Adviser Representative	Restricted Approval	11/20/2018
B Utah	Agent	Approved	01/25/2023
B Virginia	Agent	Approved	03/22/2023

Branch Office Locations

MML INVESTORS SERVICES, LLC
10 Lake Center Executive Park
401 Route 73 North, Suite 201
Marlton, NJ 08053

MML INVESTORS SERVICES, LLC
Cherry Hill, 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 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

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
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General Securities Representative Examination (S7)	Series 7	08/28/1995
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State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	08/04/1995
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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	11/01/2010 - 12/31/2017	NEWSQUARE CAPITAL, LLC	CRD# 152430	NEWTOWN SQUARE, P.
B	01/02/2015 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	MARLTON, NJ
IA	01/02/2015 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	MARLTON, NJ
IA	11/05/2007 - 01/02/2015	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	NEWTOWN SQUARE, P.
B	10/27/2005 - 01/02/2015	NEW ENGLAND SECURITIES	CRD# 615	NEWTOWN SQUARE, P.
B	08/29/1995 - 09/21/2005	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	PHILADELPHIA, PA

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
03/2017 - Present	MML INVESTORS SERVICES, LLC	Mass Transfer	Y	MARLTON, NJ, United States
07/2016 - Present	Massachusetts Mutual Life Insurance Company	Registered Rep	Y	Springfield, MA, United States
01/2015 - 07/2016	METLIFE SECURITIES INC.	Mass Transfer	Y	NEWTOWN, PA, 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.

NAME: HARRY CARROLL INV REL: Y ADDR: 401 RT 73 NORTH MARLTON NJ 08057 NATURE: INDIVIDUAL LIFE POSITION: AGENT START: 10/2012 NO HRS: 1 NO HRS DUR TRADING: 0.

(2) NAME: ROWING HIGH SCHOOL MOORESTOWN HIGH SCHOOL INV REL: N ADDR: AT RESIDENTIAL ADDR NATURE: SPORTS COACH POSITION: HEAD COACH START: 05/2008 NO HRS: 40 NO HRS DUR TRADING: 0.

(3) NAME: CADENCE FINANCIAL MANAGEMENT, LLC INV REL: Y ADD: 10 LAKE CENTER EXECUTIVE PARK, 401 RT. 73 NORTH, SUITE 201, MARLTON, NJ 08053 NATURE: LLC FOR OUR DBA FOR BUSINESS EXPENSES AND PAYROLL POSITION: MEMBER START DATE: 01/01/2023 NO. HR/MO: 10 NO. HR/MO DURING SEC TRADING: 0 DESCRIBE



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DUTIES: MEMBER OF LLC



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	5

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 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MSI FINANCIAL SERVICES, INC.

Allegations: The complainant alleges that in 2015, he was sold an unsuitable product that was designed to be purchased by accredited investors, which he states he was not. He alleges that erroneous financial information was entered on his investment documents so that it appeared that the investment was suitable for him when it was not.

Product Type: Other: REIT

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): The Firm has been unable to make a good faith determination that potential damages from the alleged conduct would be less than \$5,000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 07/06/2020

Complaint Pending? No

Status: Denied



Status Date: 09/04/2020

Settlement Amount:

Individual Contribution Amount:

Broker Statement Internal case #202037649.

Disclosure 2 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MSI Financial Services, Inc.

Allegations: Customers have alleged disappointment in the advisor's recommendation to invest in Ridgewood Energy, in February 2007.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): It is believed the potential damages would exceed the reporting threshold.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/16/2017

Complaint Pending? No

Status: Denied

Status Date: 04/28/2017

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NEW ENGLAND SECURITIES

Allegations: CUSTOMER ALLEGED THAT THE REPRESENTATIVE DID NOT PLACE TRADES AS REQUESTED WITHIN THE SUBACCOUNTS OF VARIABLE ANNUITIES IN MARCH 2011, APPROXIMATELY. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.

Product Type: Annuity-Variable

Alleged Damages: \$6,000.00



Is this an oral complaint? No
 Is this a written complaint? Yes
 Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 04/21/2011
 Complaint Pending? No
 Status: Settled
 Status Date: 06/23/2011
 Settlement Amount: \$6,834.74
 Individual Contribution Amount: \$0.00

Disclosure 4 of 5

Reporting Source: Firm
 Employing firm when activities occurred which led to the complaint: JANNEY MONTGOMERY SCOTT LLC

Allegations: CUSTOMER ALLEGES REGISTERED REPRESENTATIVE VIOLATED NASD RULE 2310, FAIR DEALING WITH CUSTOMER DURING THE YEAR 2000. ALLEGED COMPENSATORY DAMAGE AMOUNT WAS UNSPECIFIED.

Product Type: Equity - OTC
 Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 11/07/2005
 Complaint Pending? No
 Status: Settled
 Status Date: 11/17/2006
 Settlement Amount: \$20,000.00
 Individual Contribution Amount: \$0.00

Reporting Source: Individual
 Employing firm when activities occurred which led to the complaint: JANNEY MONTGOMERY SCOTT LLC

Allegations: CUSTOMER ALLEFES REGISTERED REPRESENTATIVE VIOLATED NASD RULE 2310, FAIR DEALING WITH CUSTOMER DURING THE YEAR 2000. ALLEGED COMPENSATORY DAMAGE AMOUNT WAS UNSPECIFIED.

Product Type: Equity - OTC
 Alleged Damages: \$0.00



Customer Complaint Information

Date Complaint Received: 11/07/2005
Complaint Pending? No
Status: Settled
Status Date: 11/17/2006
Settlement Amount: \$20,000.00
Individual Contribution Amount: \$0.00

Disclosure 5 of 5

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: JANNEY MONTGOMERY SCOTT LLC
Allegations: CIVIL CONSPIRACY, FAUD, SUITABILITY AND LACK OF SUPERVISION WITH A STATED ACCOUNT LOSS OF \$165,000.00.
Product Type: Equity - OTC
Alleged Damages: \$165,000.00

Customer Complaint Information

Date Complaint Received: 05/18/2004
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 05/18/2004
Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR CASE NO. 04-01618
Date Notice/Process Served: 05/18/2004
Arbitration Pending? No
Disposition: Settled
Disposition Date: 12/17/2004
Monetary Compensation Amount: \$6,500.00
Individual Contribution Amount: \$0.00

.....
Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: JANNEY MONTGOMERY SCOTT LLC

Allegations: CIVIL CONSPIRACY, FRAUD, SUITABILITY AND LACK OF SUPERVISION WITH A STATED ACCOUNT LOSS OF \$165,000.00

Product Type: Equity - OTC

Alleged Damages: \$165,000.00

Customer Complaint Information

Date Complaint Received: 05/18/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/18/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD-DR CASE NO. 04-01618

Date Notice/Process Served: 05/18/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/17/2004

Monetary Compensation Amount: \$6,500.00

Individual Contribution Amount: \$0.00



End of Report

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