



IAPD Report

MICHAEL GEOFFREY MINTER

CRD# 2989575

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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 GEOFFREY MINTER (CRD# 2989575)

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 **05/28/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LIFEMARK SECURITIES CORP.	CRD# 16204	09/23/2009
IA	LIFEMARK SECURITIES CORP.	CRD# 16204	08/25/2021

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	SIGNATOR INVESTORS, INC.	468	BUFFALO, NY	02/17/1998 - 09/30/2009

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
Customer Dispute	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: **LIFEMARK SECURITIES CORP.**


Main Address: 400 WEST METRO PARK
ROCHESTER, NY 14623

Firm ID#: 16204

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/23/2009
B	FINRA	Invest. Co and Variable Contracts	Approved	09/24/2009
B	California	Agent	Approved	07/10/2017
B	Florida	Agent	Approved	04/27/2010
IA	Florida	Investment Adviser Representative	Approved	11/14/2024
B	Iowa	Agent	Approved	04/06/2017
B	Michigan	Agent	Approved	01/27/2017
B	New York	Agent	Approved	09/23/2009
IA	New York	Investment Adviser Representative	Approved	08/25/2021
B	Ohio	Agent	Approved	12/06/2021
B	Pennsylvania	Agent	Approved	12/15/2021
B	South Carolina	Agent	Approved	06/02/2023
B	Texas	Agent	Approved	09/16/2014



Qualifications

Regulator	Registration	Status	Date
 Texas	Investment Adviser Representative	Restricted Approval	12/16/2024

Branch Office Locations

LIFEMARK SECURITIES CORP.
4444 MAIN STREET
BUFFALO, NY 14226

LIFEMARK SECURITIES CORP.
3903 Northdale Blvd, STE 100e
TAMPA, FL 33624

LIFEMARK SECURITIES CORP.
LUTZ, FL



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
General Securities Representative Examination (S7)	Series 7	04/26/2001
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/16/1998

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	11/18/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	05/04/1998

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	02/17/1998 - 09/30/2009	SIGNATOR INVESTORS, INC.	CRD# 468	BUFFALO, NY

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
12/2011 - Present	MINTCO FINANCIAL, INC	PRESIDENT & OWNER	Y	TAMPA, FL, United States
09/2009 - Present	LIFEMARK SECURITIES CORP.	REGISTERED REPRESENTATIVE	Y	ROCHESTER, NY, United States
04/2001 - Present	MINTCO FINANCIAL INC.	PRESIDENT & OWNER	Y	BUFFALO, NY, United States
07/1997 - Present	INDEPENDENT INSURANCE AGENT	INDEPENDENT INSURANCE AGENT/DBA MINTCO FINANCIAL INC.	Y	BUFFALO, 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.Elite Independence Group, LLC/Investment related/3903 Northdale Blvd. Tampa, FL, 33624/insurance sales/managing partner/4/2001/100 hours per month/owner.
- 2.DBA Mintco Financial INC and Independent insurance agent/investment related/3903 Northdale Blvd STE 100E Tampa FL and 4444 Main St Buffalo NY/7/1997/150 hours per month/Provide financial services of insurance,financial planning services, sales of life, health,LTC, annuities/ owner.



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
Customer Dispute	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

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	11/14/2024
Docket/Case Number:	121421-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	LIFEMARK SECURITIES CORP.
Product Type:	No Product
Allegations:	Rendered investment advice, from a location within Florida, without being registered by the Office.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/14/2024



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

Monetary Sanction 1 of 1

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

Total Amount: \$32,000.00

Portion Levied against individual: \$32,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 11/14/2024

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement On November 14, 2024, the Office of Financial Regulation (Office) entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Michael Geoffrey Minter (Minter). Minter neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Minter violated section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Minter agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and to pay an administrative fine in the amount of \$32,000. The Office agreed to approve Minter's application as an associated person (RA) with Lifemark Securities Corp. effective November 14, 2024.

Reporting Source: Individual

Regulatory Action Initiated By: Florida Office of Financial Regulation

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 11/14/2024

Docket/Case Number: 121421-SR

Employing firm when activity occurred which led to the regulatory action: LIFEMARK SECURITIES CORP.

Product Type: No Product

Allegations: Representative rendered investment advise to residents of other states, from a location within Florida, without being properly registered with Florida.

Current Status: Final

Resolution: Stipulation and Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

11/14/2024

Sanctions Ordered:

Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$32,000.00

Portion Levied against individual:

\$32,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

11/12/2024

Was any portion of penalty waived?

No

Amount Waived:

Broker Statement

Minter has been a representative in good standing with LifeMark since first registering with the firm in 2009. Throughout his tenure with the firm, Minter has always made it a priority to remain compliant with the firm's policies and procedures and industry regulations.

In 2011, when Minter was relocating to Florida, he repeatedly inquired of the firm's compliance department about what steps he would need to follow to remain compliant. While the firm provided advice and assistance with Minter's registration and licensing needs, the firm unfortunately provided Minter inaccurate guidance regarding requirements specific to his continued services as an investment advisor representative, thus causing an inadvertent registration issue for Minter.

The firm, in an abundance of caution to make sure Minter was not parking a license in a state in which he did not have investment advisory clients, informed Minter that he did not need to register as an investment advisor in Florida, even though the firm did register his registered representative and insurance licenses with Florida, which were approved at the time of his relocation.

On October 17, 2023, LifeMark submitted an application with Florida's Office of Financial Regulation on behalf of Minter to begin engaging in investment advisory business with Florida residents.

Although Minter avoided conducting advisory services with Florida residents, Florida still took the position that Minter violated section 517.12(4), Florida Statutes (2011),¹ by rendering investment advice to residents of other states, from a location within Florida, without being properly registered with Florida, unfortunately as a result of the misinformation Minter received from the firm. At all times Minter was operating in good faith and upon reliance of the guidance he received.

Nevertheless, to avoid a prolonged dispute, and the significant costs and legal fees, Minter agreed to an administrative fine of \$32,000, and Florida agreed to immediately approve Minter's application for registration as an Investment Advisor,



and to conduct such services in and from Florida. Minter's registration was approved on November 14, 2024. This matter is now closed.



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 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LIFEMARK SECURITIES CORP.

Allegations: Allegations pertain to investments in alternative products, intended to be a small component of a larger diversified portfolio. Investments were purchased in 05/2020 and 06/2020. Allegations include unsuitable investment, breach of contract, breach of fiduciary duty, negligence, and misrepresentation.

Product Type: Debt-Corporate
Other: Private Placement

Alleged Damages: \$300,000.00

Alleged Damages Amount Explanation (if amount not exact): Rescission of all investments plus damages, fees and costs.

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 #: 25-00808

Filing date of arbitration/CFTC reparation or civil litigation: 04/21/2025

Customer Complaint Information

Date Complaint Received: 04/28/2025

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Broker Statement The investments recommended by the registered representative appropriately matched the Client's risk profiles and investment strategies. All risks and features of the investments were accurately disclosed and the Client received and signed written disclosures. Client was aware and acknowledged the risks associated with alternative investments, which represented a small portion of the overall portfolio.



End of Report

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