IAPD Report

MELANIE COLUSCI

CRD# 3047645

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

MELANIE COLUSCI (CRD# 3047645)

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 **12/24/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	HORNOR, TOWNSEND & KENT, LLC	CRD# 4031	03/22/2010
IA	HORNOR, TOWNSEND & KENT, LLC	CRD# 4031	03/24/2010

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	PARK AVENUE SECURITIES LLC	46173	PITTSBURGH, PA	03/12/2008 - 03/29/2010
B	PARK AVENUE SECURITIES LLC	46173	PITTSBURGH, PA	03/10/2008 - 03/29/2010
IA	D.A. DAVIDSON & CO.	199	BOZEMAN, MT	04/19/2002 - 02/22/2008

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	2

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

Employment 1 of 1

Firm Name: **HORNOR, TOWNSEND & KENT, LLC**

Main Address: 161 WASHINGTON STREET
CONSHOHOCKEN, PA 19428

Firm ID#: 4031

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/22/2010
B	FINRA	General Securities Principal	Approved	04/11/2011
B	Alabama	Agent	Approved	09/20/2023
B	District of Columbia	Agent	Approved	10/17/2024
B	Florida	Agent	Approved	05/02/2012
B	Georgia	Agent	Approved	09/02/2015
B	Illinois	Agent	Approved	07/15/2019
B	Maryland	Agent	Approved	07/12/2013
B	Michigan	Agent	Approved	09/20/2023
B	Missouri	Agent	Approved	09/06/2023
B	Montana	Agent	Approved	03/31/2010
B	Nevada	Agent	Approved	01/22/2021
B	New Jersey	Agent	Approved	06/06/2019

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	09/10/2015
B	North Carolina	Agent	Approved	07/10/2020
B	Ohio	Agent	Approved	05/26/2010
B	Oklahoma	Agent	Approved	09/20/2023
B	Oregon	Agent	Approved	05/17/2017
B	Pennsylvania	Agent	Approved	03/23/2010
IA	Pennsylvania	Investment Adviser Representative	Approved	03/24/2010
B	South Carolina	Agent	Approved	11/08/2013
B	Tennessee	Agent	Approved	06/01/2016
B	West Virginia	Agent	Approved	01/26/2011

Branch Office Locations

HORNOR, TOWNSEND & KENT, LLC
381 MANSFIELD AV, STE 400
PITTSBURGH, PA 15220

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
B	General Securities Principal Examination (S24)	Series 24	04/08/2011

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	05/18/1998

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/18/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/28/1998

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** 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	03/12/2008 - 03/29/2010	PARK AVENUE SECURITIES LLC	CRD# 46173	PITTSBURGH, PA
B	03/10/2008 - 03/29/2010	PARK AVENUE SECURITIES LLC	CRD# 46173	PITTSBURGH, PA
IA	04/19/2002 - 02/22/2008	D.A. DAVIDSON & CO.	CRD# 199	BOZEMAN, MT
B	05/21/1998 - 02/22/2008	D.A. DAVIDSON & CO.	CRD# 199	BOZEMAN, MT
IA	01/31/2003 - 11/08/2004	DAVIDSON INVESTMENT ADVISORS, INC.	CRD# 110552	GREAT FALLS, MT
IA	06/25/2002 - 11/27/2002	DAVIDSON INVESTMENT ADVISORS, INC.	CRD# 110552	GREAT FALLS, MT

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
03/2010 - Present	HORNOR TOWNSEND & KENT INC	REGISTERED REP	Y	HORSHAM, PA, United States
03/2010 - Present	PENN MUTUAL LIFE INSURANCE CO	AGENT	Y	HORSHAM, 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.

1)INS BRKG|INVEST:YES|DBA:CSC FINANCIAL STRATEGIES, LLC|POS:AGENT|ADD:381 MANSFIELD AV, STE 400, PITTSBURGH, PA 15220|STRT:1/1/11|NATURE:LIFE INS BRKG|HRS MTH:10-25|TRADE HRS:0-10|DUTY:INS SALES & REVIEWING CLIENT'S FINANCIAL PLANS & MAKING RECOMMENDATIONS.
2)STRATEGIC ALLIANCE SYSTEMS, LLC|INVEST:NO|DBA: BRIDGER FINANCIAL GROUP|POS:PRESIDENT|ADD:381 MANSFIELD AVE STE 400 PITTSBURGH PA 15220|STRT:12-01-16|NATURE:OTHER-LLC USED FOR BOOKKEEPING|HRS MTH:10-25|TRADE HRS:10-25|DUTY:STRATEGIC ALLIANCE SYSTEMS IS USED FOR PAYROLL OF THE STAFF. MANAGING PAYROLL FOR THE BUSINESS.
3)BRIDGER FINANCIAL GROUP|INVEST:YES|DBA:BRIDGER FINANCIAL GROUP|POS:PROPRIETOR/OWNER|ADD:381 MANSFIELD AVE STE 400 PITTSBURGH PA 15220|STRT: 11-15-16|NATURE:LIFE INS BRKG|HRS MTH:41-100|TRADE HRS:41-100|DUTY:INS SALES & SERVICE FOR MULTIPLE CARRIERS , INCLUDING PENN MUTUAL LIFE INS COMPANY.
4)AUTHOR SPEAKER|NVES RELATED:NO|DBA: N/A|POS:PROPRIETOR/OWNER|ADD:381 MANSFIELD AVE STE 400,

Registration & Employment History

OTHER BUSINESS ACTIVITIES

PITTSBURGH PA 15220|STRT: 7/1/17|NATURE:SERVICE INDUSTRY|HRS MTH:0-10| TRADE HRS: 0-10|DUTY:WRITING A BOOK FOR WOMEN BUSINESS OWNERS. BOOK CLUB, & SPEAKING ENGAGEMENTS.
5)D&M REAL ESTATE|INVEST:NO|DBA:N/A|POS:PARTNER|ADD:317 BUCKINGHAM DR PITTSBURGH PA 15237|STRT: 11/15/21|NATURE:RENTAL PROPERTY OWNER|HRS MTH:0-10|TRADE HRS:0-10| DUTY:OWN PROPERTY /COLLECT RENTS.
6)MDC REAL ESTATE LLC|POS:PARTNER|NATURE:RENTAL PROPERTY OWNER|INVEST:NO| HRS MTH:2|TRADE HRS:0|STRT: 03/01/24 ADD:405 SECOND ST NW, HARLOWTON MT 59036|DUTY: PROJECT MANAGER - REHABBING A BUILDING IN HARLOWTON MONTANA - HELPING COORDINATE CONTRACTORS TO SEE THE PROJECT TO COMPLETION.
7)PML NATIONAL ADVISORY COUNCIL EXECUTIVE COMMITTEE|POS:OFFICER|NATURE:FINANCIAL SERVICES INDUSTRY GROUP|INVEST:NO|HRS MTH:1|TRADE HRS:1|STRT:07/01/23|ADD:381 MANSFIELD AVE STE 400, PITTSBURGH PA 15220|DUITES:I AM A MEMBER OF THE EXECUTIVE COMMITTEE FOR THE NAC. THE NAC WORKS WITH PENN MUTUAL TO HELP FINANCIAL PROFESSIONALS IN BUILDING THEIR PRACTICES TO MEET CLIENT NEEDS & SUSTAIN THE FINANCIAL STRENGTH OF THE COMPANY. THE NAC'S PURPOSE ARE TO ENHANCE VISIBILITY & BUILD A SENSE OF COMMUNITY AMONG PENN MUTUAL FINANCIAL PROFESSIONALS & COLLABORATE BETWEEN HOME OFFICE LIAISONS & FINANCIAL PROFESSIONALS TO STRENGTHEN SALES & SERVICE.
8)JMC REAL ESTATE LLC|POS:PROPRIETOR/OWNER|NATURE:RENTAL PROPERTY OWNER|INVEST:NO|HRS MTH:5|TRADE HOURS:0|STRT:07/30/2025|ADD:317 BUCKINGHAM DR, PITTSBURGH PA 15237|DUTY:RENTAL PROPERTY OWNER.
9)STRATEGIC LEGACY PLANNING|DBA:STRATEGIC LEGACY PLANNING|POS:PROPRIETOR/OWNER|NATURE:ATTORNEY/LEGAL SERVICES|INVEST RELATED:NO|HRS:12|TRADE HRS:8|STDTE:11/01/2025| ADD: 381 MANSFIELD AVE STE 400, PITTSBURGH PA 15220|DUTY: STRATEGIC LEGACY PLANNING IS A DBA OF STRATEGIC CONSULTING ADVISORS, LLC. THROUGH STRATEGIC CONSULTING ADVISORS, LLC IT PARTNERS WITH TRUST & WILL.COM TO OFFER BASIC ESTATE PLANNING & REVOCABLE TRUSTS TO CLIENTS THROUGH TRUST & WILL.COM. STRATEGIC CONSULTING ADVISORS, LLC THROUGH ITS DBA STRATEGIC LEGACY PLANNING WILL INVOICE THESE SERVICES SEPARATELY & COLLECT PAYMENTS SEPARATE FROM ANY OTHERS RECEIVED. STRATEGIC LEGACY PLANNING AS DBA FOR STRATEGIC CONSULTING ADVISORS LLC AND THE CLIENT WILL SIGN AGREEMENTS SEPARATE FROM ANY PROVIDED OR WITH HTK.

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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Hornor Townsend & Kent LLC
Allegations:	Clients allege that the representative provided poor advice as to when RMD's were required to be taken. As a result, the clients allege that they have incurred additional costs associated with taxes and filing their return.
Product Type:	Annuity-Variable
Alleged Damages:	$7,891.00
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:	04/08/2019
Complaint Pending?	No
Status:	Denied
Status Date:	05/02/2019
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: D.A. DAVIDSON & CO.

Allegations: REP'S EX-HUSBAND FILED A COMPLAINT WITH THE MONTANA STATE SECURITIES COMMISSIONER APPROX. 2 MONTHS AFTER THEIR DIVORCE WAS FINAL. HE ALLEGED THAT THE REP SIGNED HIS NAME TO ACCOUNT DOCUMENTS. IN NO INSTANCE WERE ASSETS CONVERTED FROM THE CLIENT AND MANY OF THE DOCUMENTS IN QUESTION ADDED HIM AS A JOINT OWNER ON ACCOUNTS WITH THE REP, HIS WIFE AT THE TIME.

Product Type: No Product

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 02/11/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 02/19/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: D A DAVIDSON & CO

Allegations: EX=HUSBAND FILED COMPLAINT WITH MONTANA STATE SECURITIES COMMISSIONER APPROXIMATELY 2 MONTHS AFTER DIVORCE FINAL. HE ALLEGED REP SIGNED HIS NAME TO ACCOUNT DOCUMENTS. IN NO INSTANCE WERE ASSETS CONVERTED FROM THE EX-HUSBAND AND MANY OF THE DOCUMENTS IN QUESTION ADDED HIS NAME AS A JOINT OWNER WITH THE REP - HIS WIFE AT THE TIME.

Product Type: No Product

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 02/11/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 02/19/2008

Settlement Amount: $0.00

Individual Contribution Amount: $0.00

End of Report

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