



IAPD Report

MATTHEW JOSEPH PFEIFFER

CRD# 3106722

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

MATTHEW JOSEPH PFEIFFER (CRD# 3106722)

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 **07/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	IFP SECURITIES, LLC	CRD# 297287	02/21/2020
IA	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	06/10/2021

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	KEY INVESTMENT SERVICES LLC	136300	CAMILLUS, NY	01/18/2006 - 02/28/2020
B	MCDONALD INVESTMENTS INC.	566	AUBURN, NY	03/07/2000 - 01/18/2006
B	EQ FINANCIAL CONSULTANTS, INC.	6627	NEW YORK, NY	08/20/1998 - 07/12/1999

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	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 2

Firm Name: **IFP SECURITIES, LLC**
Main Address: 3030 NORTH ROCKY POINT DRIVE WEST,
SUITE 700
TAMPA, FL 33607
Firm ID#: 297287

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	02/21/2020
B	FINRA	Invest. Co and Variable Contracts	Approved	02/21/2020
B	Alaska	Agent	Approved	02/21/2020
B	California	Agent	Approved	06/03/2020
B	Florida	Agent	Approved	02/21/2020
B	Georgia	Agent	Approved	02/21/2020
B	Massachusetts	Agent	Approved	02/21/2020
B	New York	Agent	Approved	02/21/2020
B	North Carolina	Agent	Approved	02/21/2020
B	Texas	Agent	Approved	02/21/2020
B	West Virginia	Agent	Approved	10/21/2021

Branch Office Locations

101 Knowell Rd



Qualifications

Camillus, NY 13031

Employment 2 of 2

Firm Name: **INDEPENDENT FINANCIAL PARTNERS**
Main Address: 3030 NORTH ROCKY POINT DRIVE WEST
SUITE 700
TAMPA, FL 33607
Firm ID#: 125112

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	06/10/2021

Branch Office Locations

INDEPENDENT FINANCIAL PARTNERS
101 Knowell Rd.
Camillus, NY 13031



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/08/2000
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/19/1998

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	03/15/2010
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/30/1998



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	01/18/2006 - 02/28/2020	KEY INVESTMENT SERVICES LLC	CRD# 136300	CAMILLUS, NY
B	03/07/2000 - 01/18/2006	MCDONALD INVESTMENTS INC.	CRD# 566	AUBURN, NY
B	08/20/1998 - 07/12/1999	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	08/20/1998 - 07/12/1999	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, 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
02/2020 - Present	IFP Securities, LLC	REGISTERED REPRESENTATIVE	Y	Tampa, FL, United States
02/2020 - Present	Independent Financial Partners	Registered Advisor	Y	Tampa, FL, United States
09/2009 - 02/2020	KEY INVESTMENT SERVICES LLC	FINANCIAL ADVISOR	Y	CAMILLUS, 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) Harbor Wealth Advisors CNY, INC-Not Investment Related-101 Knowell Rd, Camillus, NY 13031-S-Corp set up for Financial Services-Owner-3/4/2020- 4 hrs/month; 0 hrs during trading

(2) MS & MP Holdings LLC; Real Estate holding company; Not Investment Related; 702 N. Orchard Rd, Syracuse, NY 13209; Owner; Holding Company for Property; Start 3/4/20; 4 hrs/mo, 0 during trading.

(3) Pinnacle - not investment related - 12724 Gran Bay Pkwy, Lake Side 1, Suite 150, Jacksonville, FL 32258 - IMO that offer support of fixed annuities and insurance - Agent - start date 3/21/2024 - 1 hour/month - 1 hour/month during trading - agent for fixed insurance

(4) Specific Solutions - not investment related - 475 International Dr. Williamsville, NY 14221 - Agent - IMO that offer support of fixed annuities and insurance - Agent - start date 2/12/2024 - 1 hour/month - 1 hour/month during trading - agent for fixed insurance and annuity



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	1

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:	Firm
Employing firm when activities occurred which led to the complaint:	Key Investment Services LLC
Allegations:	Client hand delivered letter to KeyBank branch alleging misrepresentation in the March 2020 purchase of Polaris Platinum III annuity in the amount of \$434,459.96.
Product Type:	Annuity-Variable
Alleged Damages:	\$60,280.66
Alleged Damages Amount Explanation (if amount not exact):	Value of surrendering annuity as of 12/31/19 \$494,740.62, less initial premium received for new annuity \$434,459.96 = difference \$60,280.66.
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:	03/31/2020
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	05/04/2020
Settlement Amount:	

**Individual Contribution****Amount:**
.....**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** Key Investment Services, LLC**Allegations:** Client hand delivered letter to KeyBank branch alleging misrepresentation in March 2020 purchase of Polaris Platinum III annuity in the amount of \$434,459.96**Product Type:** Annuity-Variable**Alleged Damages:** \$60,280.66**Alleged Damages Amount Explanation (if amount not exact):** Value of surrendering annuity as of 12/31/19 \$494,740.62, less initial premium received for new annuity \$434,459.96 = \$60,280.66.**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:** 03/31/2020**Complaint Pending?** No**Status:** Closed/No Action**Status Date:** 05/04/2020**Settlement Amount:****Individual Contribution****Amount:****Broker Statement**

This transaction was processed via New York State Regulation 60. Per this process, the advisor is required to review the 10B Disclosure which includes a side by side comparison of the new contract and the potentially replaced contract. The transfer does not occur until this is done and the advisor signs off, acknowledging they reviewed this information with the client. I left Key Investment Services prior to the 10B being provided. So another advisor must have signed off on the 10B and the assumption is he/she reviewed it with the client. I don't know who that advisor is, it wasn't me. If the advisor did in fact review the 10B with the client, the client would have seen the drop in value of the potentially replaced contract do to the market correction and would have made a decision whether to move forward. The client file has detailed notes regarding my discussion with [REDACTED] which includes why the transfer was suitable and other options I discussed with him and his wife. If, after reviewing the 10B with the advisor who signed off on the transfer, [REDACTED] decided to not move forward, his existing contract would have still lost value in the market correction. So, the alleged damages don't make sense. But regardless, I did not sign off on the comparison numbers(10B) to process transfer. This complaint should not be filed against me.



End of Report

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