



IAPD Report

JEFFREY ARTHUR SMITH SR.

CRD# 4360471

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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

JEFFREY ARTHUR SMITH SR. (CRD# 4360471)

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 **07/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	06/19/2007
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	12/06/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	NYLIFE SECURITIES LLC	5167	WAYNE, PA	05/09/2006 - 02/15/2007
B	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA	11/07/2001 - 07/29/2005
B	METROPOLITAN LIFE INSURANCE COMPANY 4095		NEW YORK, NY	11/07/2001 - 07/29/2005

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
Judgment/Lien	4



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 **8** 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	Invest. Co and Variable Contracts	Approved	06/19/2007
B California	Agent	Approved	05/21/2025
B Delaware	Agent	Approved	10/07/2020
B Florida	Agent	Approved	06/26/2012
B New Jersey	Agent	Approved	07/11/2007
B North Carolina	Agent	Approved	08/13/2021
B Pennsylvania	Agent	Approved	06/20/2007
IA Pennsylvania	Investment Adviser Representative	Approved	12/06/2017
B South Carolina	Agent	Approved	06/08/2025
B Texas	Agent	Approved	12/10/2020
IA Texas	Investment Adviser Representative	Restricted Approval	12/11/2020

Branch Office Locations

MML INVESTORS SERVICES, LLC
4 Park Plaza



Qualifications

Suite 206
Wyomissing, PA 19610



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 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
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/03/2001

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	12/17/2015
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/28/2001

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	05/09/2006 - 02/15/2007	NYLIFE SECURITIES LLC	CRD# 5167	WAYNE, PA
B	11/07/2001 - 07/29/2005	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	11/07/2001 - 07/29/2005	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	04/02/2001 - 11/09/2001	LONG GROVE TRADING CO.	CRD# 10078	BOSTON, MA
B	03/05/2001 - 03/29/2001	C. J. M. PLANNING CORP.	CRD# 5698	POMPTON LAKES, NJ

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
06/2007 - Present	MASSMUTUAL LIFE INSURANCE CO.	AGENT	Y	WYOMISSING, PA, United States
06/2007 - Present	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	WYOMISSING, 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) NAME:JEFFREY SMITH, INV REL:N ADDR:400 ST BERNARDINE ST READING PA 19607 NATURE:ALVERNIA UNIVERSITY -PRESIDENT'S ADVISORY COUNCIL, POSITION:COUNCIL MEMBER, START:1/2014 NO HR/MO:2 NO HR/MO DUR TRADING:2.
- (2) NAME: JEFFREY A. SMITH INV REL: Y ADD: 4 PARK PLAZA, SUITE 206, WYOMISSING, PA 19610 NATURE: OUTSIDE INSURANCE SALES POSITION: INSURANCE BROKER START: 02/01/2010 NO HR/MO:4 NO HR/MO DURING SEC TRADING: 2. DUTIES: LIFE INSURANCE, HEALTH, GROUP LIFE, GROUP HEALTH.
- (3) NAME: READING FINANCIAL GROUP LLC INV REL: Y ADD: 4 PARK PLAZA, SUITE 206, WYOMISSING, PA 19610 NATURE: LLC USED TO MARKET MASSMUTUAL AND MML BUSINESS POSITION: MEMBER START DATE: 06/08/2023 NO. HR/MO: 40 NO. HR/MO DURING SEC TRADING: 40 DESCRIBE DUTIES: SALES AND SOLICITATION OF MASSMUTUAL AND MML INVESTORS SERVICES, LLC PRODUCTS AND SERVICES.



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
Judgment/Lien	4

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: NASD

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 03/22/2007

Docket/Case Number: [2005002264701](#)

Employing firm when activity occurred which led to the regulatory action: METLIFE SECURITIES INC.

Product Type: Other

Other Product Type(s): INSURANCE AND ANNUITY POLICIES

Allegations: NASD RULES 2110 AND 3030: RESPONDENT FAILED TO PROVIDE TO HIS MEMBER FIRM THE PROMPT WRITTEN NOTICE OF HIS OUTSIDE EMPLOYMENT. HE MADE SALES OF INSURANCE AND ANNUITY POLICIES AND WAS PAID OF \$90,104.89 IN COMMISSION OUTSIDE THE COURSE OR SCOPE OF HIS EMPLOYMENT WITH A MEMBER FIRM.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



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: 03/22/2007

Sanctions Ordered: Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR ONE MONTH. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM APRIL 2, 2007 THROUGH MAY 1, 2007.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Suspension

Other Sanction(s) Sought: NONE

Date Initiated: 04/02/2007

Docket/Case Number: [2005002264701](#)

Employing firm when activity occurred which led to the regulatory action: METLIFE SECURITIES

Product Type: Annuity(ies) - Fixed

Other Product Type(s): UNIVERSAL LIFE

Allegations: FAILED TO DISCLOSE BROKER RELATIONSHIP WITH TRANSAMERICA WHILE AGENT FOR METLIFE

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 05/01/2007

Sanctions Ordered: Suspension

Other Sanctions Ordered:

Sanction Details: 30 DAY SUSPENSION WAS SERVED FROM APRIL 2, 2007 - MAY 1, 2007.



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:	MML INVESTORS SERVICES, LLC
Allegations:	THE COMPLAINANT ALLEGES THAT THE REP SOLD HER AND HER HUSBAND RISKY VARIABLE ANNUITIES IN 2014 WHEN THEY HAD WANTED SOMETHING CONSERVATIVE.
Product Type:	Annuity-Variable
Alleged Damages:	\$40,000.00
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:	07/01/2015
Complaint Pending?	No
Status:	Denied
Status Date:	07/22/2015
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	INTERNAL CASE #201523070.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 4

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$167,952.37
Judgment/Lien Type: Tax
Date Filed with Court: 01/05/2024
Date Individual Learned: 01/24/2024
Type of Court: County Court
Name of Court: Berks County Court
Location of Court: Berks County, PA.
Judgment/Lien Outstanding? Yes

Disclosure 2 of 4

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$58,568.87
Judgment/Lien Type: Tax
Date Filed with Court: 11/21/2023
Date Individual Learned: 01/24/2024
Type of Court: County Court
Name of Court: Berks County Court
Location of Court: Berks County, PA.
Docket/Case #: 23172
Judgment/Lien Outstanding? Yes

Disclosure 3 of 4

Reporting Source: Individual
Judgment/Lien Holder: State of Pennsylvania
Judgment/Lien Amount: \$12,584.00
Judgment/Lien Type: Tax
Date Filed with Court: 12/08/2016
Date Individual Learned: 01/07/2017
Type of Court: State of Pennsylvania
Name of Court: Berks County Prothonotary
Location of Court: Berks County, PA.



Docket/Case #: 1621374

Judgment/Lien Outstanding? Yes

Disclosure 4 of 4

Reporting Source: Individual

Judgment/Lien Holder: IRS

Judgment/Lien Amount: \$8,866.00

Judgment/Lien Type: Tax

Date Filed with Court: 09/23/2013

Type of Court: IRS

Name of Court: IRS

Location of Court: PHILADELPHIA, PA

Judgment/Lien Outstanding? Yes



End of Report

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