



## IAPD Report

# ADAM RANDALL CHERNEY

CRD# 4364681

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## 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

### ADAM RANDALL CHERNEY (CRD# 4364681)

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 **10/01/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	MML INVESTORS SERVICES, LLC	CRD# 10409	03/07/2014
<b>IA</b>	MML INVESTORS SERVICES, LLC	CRD# 10409	06/14/2021

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **53** 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>B</b>	HORNOR, TOWNSEND & KENT, INC.	4031	NEW YORK, NY	02/01/2011 - 02/05/2014
<b>B</b>	METLIFE SECURITIES INC.	14251	BROOKLYN, NY	10/22/2002 - 02/08/2011
<b>B</b>	METROPOLITAN LIFE INSURANCE COMPANY 4095		BROOKLYN, NY	10/22/2002 - 07/09/2007

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	2
Financial	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 **53** 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>B</b> FINRA	General Securities Principal	Approved	03/07/2014
<b>B</b> FINRA	General Securities Representative	Approved	03/07/2014
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	03/07/2014
<b>B</b> Alabama	Agent	Approved	02/04/2022
<b>B</b> Alaska	Agent	Approved	02/08/2022
<b>B</b> Arizona	Agent	Approved	03/23/2022
<b>B</b> Arkansas	Agent	Approved	03/01/2022
<b>B</b> California	Agent	Approved	02/04/2022
<b>B</b> Colorado	Agent	Approved	02/04/2022
<b>B</b> Connecticut	Agent	Approved	02/07/2022
<b>B</b> Delaware	Agent	Approved	02/07/2022
<b>B</b> District of Columbia	Agent	Approved	02/11/2022
<b>B</b> Florida	Agent	Approved	02/07/2022



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Georgia	Agent	Approved	02/09/2022
<b>B</b> Hawaii	Agent	Approved	03/01/2022
<b>B</b> Idaho	Agent	Approved	02/04/2022
<b>B</b> Illinois	Agent	Approved	02/10/2022
<b>B</b> Indiana	Agent	Approved	02/04/2022
<b>B</b> Iowa	Agent	Approved	02/07/2022
<b>B</b> Kansas	Agent	Approved	02/04/2022
<b>B</b> Kentucky	Agent	Approved	02/04/2022
<b>B</b> Louisiana	Agent	Approved	02/07/2022
<b>B</b> Maine	Agent	Approved	02/10/2022
<b>B</b> Maryland	Agent	Approved	02/08/2022
<b>B</b> Massachusetts	Agent	Approved	03/04/2020
<b>B</b> Michigan	Agent	Approved	02/08/2022
<b>B</b> Minnesota	Agent	Approved	02/04/2022
<b>B</b> Mississippi	Agent	Approved	02/04/2022
<b>B</b> Missouri	Agent	Approved	03/07/2022
<b>B</b> Montana	Agent	Approved	02/08/2022
<b>B</b> Nebraska	Agent	Approved	02/04/2022
<b>B</b> Nevada	Agent	Approved	02/22/2022



## Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	02/15/2022
B	New Jersey	Agent	Approved	03/26/2020
B	New Mexico	Agent	Approved	02/04/2022
B	New York	Agent	Approved	05/23/2014
IA	New York	Investment Adviser Representative	Approved	06/14/2021
B	North Carolina	Agent	Approved	02/07/2022
B	North Dakota	Agent	Approved	02/07/2022
B	Ohio	Agent	Approved	02/04/2022
B	Oklahoma	Agent	Approved	02/07/2022
B	Oregon	Agent	Approved	02/11/2022
B	Pennsylvania	Agent	Approved	02/08/2022
B	Puerto Rico	Agent	Approved	02/18/2022
B	Rhode Island	Agent	Approved	02/14/2022
B	South Carolina	Agent	Approved	02/04/2022
B	South Dakota	Agent	Approved	03/10/2022
B	Tennessee	Agent	Approved	03/08/2022
B	Texas	Agent	Approved	02/04/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	02/07/2022



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Utah	Agent	Approved	02/07/2022
<b>B</b> Vermont	Agent	Approved	02/04/2022
<b>B</b> Virgin Islands	Agent	Approved	02/07/2022
<b>B</b> Virginia	Agent	Approved	02/07/2022
<b>B</b> Washington	Agent	Approved	02/04/2022
<b>B</b> West Virginia	Agent	Approved	02/07/2022
<b>B</b> Wisconsin	Agent	Approved	02/04/2022
<b>B</b> Wyoming	Agent	Approved	02/07/2022

### Branch Office Locations

#### MML INVESTORS SERVICES, LLC

900 Stewart Ave  
Suite 260  
Garden City, NY 11530

#### MML INVESTORS SERVICES, LLC

622 3rd Avenue  
Suite 900  
New York, NY 10017

#### MML INVESTORS SERVICES, LLC

Corporate Commons Two  
2 Teleport Drive, Suite 105  
Staten Island, NY 10311

#### MML INVESTORS SERVICES, LLC

250 Pehle Ave  
Suite 405  
Saddle Brook, NJ 07663-5832



## 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, 3 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	08/01/2011

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	05/05/2009
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/21/2002

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	11/22/2002

### 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	02/01/2011 - 02/05/2014	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	NEW YORK, NY
B	10/22/2002 - 02/08/2011	METLIFE SECURITIES INC.	CRD# 14251	BROOKLYN, NY
B	10/22/2002 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	BROOKLYN, 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
02/2014 - Present	MASS MUTUAL LIFE INSURANCE COMPANY	SALES MANAGER	Y	GARDEN CITY, NY, United States
02/2014 - Present	MML INVESTORS SERVICES	SALES MANAGER	Y	GARDEN CITY, 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) NAME: ADAM CHERNEY INV REL: Y ADD: 900 STEWART AVENUE SUITE 260 GARDEN CITY NY 11530 NATURE: OUTSIDE INSURANCE SALES POSITION: INSURANCE BROKER START DATE: 02/02/2015 NO. HR/MO: LESS THAN 1 NO. HR/MO DURING SEC TRADING: LESS THAN 1 DESCRIBE DUTIES: HEALTH.

(2) NAME: CLARNEY HOLDINGS, LLC INV REL: Y ADD: RESIDENTIAL ADDRESS NATURE: OWNER OF LLC POSITION: OWNER/MANAGER START DATE: 2/1/2025 NO. HR/MO: 1 NO. HR/MO DURING SEC TRADING: 1 DESCRIBE DUTIES: CREATED CLARNEY HOLDINGS, LLC ENTITY TO RENT FLORIDA HOME PROPERTY. DUTIES ARE TO PURCHASE, OWN, FINANCE, OPERATE, LEASE, MANAGE, HOLD FOR INVESTMENT, EXCHANGE, SELL, AND/OR DISPOSE OF CERTAIN PROPERTY IN SARASOTA, FL.

(3) NAME: CLARNEY HOLDINGS, LLC INV REL: Y ADD: SARASOTA, FL NATURE: RENTAL INCOME POSITION: OWNER/MANAGER START DATE: 2/1/2025 NO. HR/MO: 1 NO. HR/MO DURING SEC TRADING: 1 DESCRIBE DUTIES: RENT FLORIDA HOME TO INDIVIDUALS TO OFFSET THE COST OF THE HOME.

(4) NAME: ARC CAPITAL CONSULTING, LLC, INV REL: Y, ADD: RESIDENTIAL ADDRESS NATURE: OWNER OF LLC FOR FINANCIAL AND TAX OBLIGATIONS FOR AGENCY, POSITION: OWNER, START DATE: 10/1/2025 NO. HR/MO: 1 NO. HR/MO DURING SEC TRADING: 1



## 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	2
Financial	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 2

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	State of New York Insurance Department
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	03/27/2008
<b>Docket/Case Number:</b>	2007-0475-S
<b>Employing firm when activity occurred which led to the regulatory action:</b>	METLIFE SECURITIES INC.
<b>Product Type:</b>	Insurance
<b>Allegations:</b>	Respondent signed an insured's name on an insurance related document without the insured's knowledge or consent; and respondent violated Section 2110(i) of the Insurance Law by failing to notify the Department within thirty (30) days that his security dealer's license was suspended for sixty days.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Stipulation and Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	03/27/2008



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

**Monetary Sanction 1 of 1**

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

**Total Amount:** \$1,250.00

**Portion Levied against individual:** \$1,250.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 03/21/2008

**Was any portion of penalty waived?** No

**Amount Waived:**

**Disclosure 2 of 2**

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** NASD

**Sanction(s) Sought:**

**Date Initiated:** 11/08/2006

**Docket/Case Number:** 2005002114001

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

**Product Type:** Insurance

**Allegations:** NASD RULE 2110: RESPONDENT FORGED THE SIGNATURE OF A PUBLIC CUSTOMER ON A NEW YORK STATE DEPARTMENT OF INSURANCE REGULATIONS 60 DEFINITION OF REPLACEMENT FORM IN CONNECTION WITH THE REPLACEMENT OF A WHOLE LIFE INSURANCE POLICY TO A UNIVERSAL LIFE INSURANCE POLICY. HE ALSO FORGED THE SIGNATURE OF A CUSTOMER ON A DECLARATION OF MISSING POLICIES FORM IN CONNECTION WITH AN APPLICATION FOR CONVERSION OF A TERM LIFE INSURANCE POLICY TO A PERMANENT LIFE INSURANCE POLICY.

**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:** 11/08/2006

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Suspension



**Regulator Statement** WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 60 DAYS. THE SUSPENSION IN ANY CAPACITY WILL BE IN EFFECT FROM DECEMBER 4, 2006 THROUGH FEBRUARY 1, 2007. FINES PAID ON NOVEMBER 20, 2006.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** NASD

**Sanction(s) Sought:** Suspension

**Other Sanction(s) Sought:**

**Date Initiated:** 11/08/2006

**Docket/Case Number:** 2005002114001

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

**Product Type:** Insurance

**Other Product Type(s):**

**Allegations:** NASD RULE 2110: RESPONDENT FORGED THE SIGNATURE OF A PUBLIC CUSTOMER ON A NEW YORK STATE DEPARTMENT OF INSURANCE REGULATIONS 60 DEFINITION OF REPLACEMENT FORM IN CONNECTION WITH THE REPLACEMENT OF A WHOLE LIFE INSURANCE POLICY TO A UNIVERSAL LIFE INSURANCE POLICY. HE ALSO FORGED THE SIGNATURE OF A CUSTOMER ON A DECLARATION OF MISSING POLICIES FORM IN CONNECTION WITH AN APPLICATION FOR CONVERSION OF A TERM LIFE INSURANCE POLICY TO A PERMANENT LIFE INSURANCE POLICY.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Resolution Date:** 11/08/2006

**Sanctions Ordered:** Monetary/Fine \$5,000.00  
Suspension

**Other Sanctions Ordered:**

**Sanction Details:** WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, CHERNEY CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS SUSPENDED FROM ASSOCIATION WITH THE NASD MEMBER IN ANY CAPACITY FOR 60 CALENDAR DAYS.



## Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

### Disclosure 1 of 4

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 06/05/2019  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 06/05/2019  
**If a compromise with creditor, provide:**  
**Name of Creditor:** HSBC Bank Nevada-Orchard Bank  
**Original Amount Owed:** \$1,611.00  
**Terms Reached with Creditor:** Settled 724.99

### Disclosure 2 of 4

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 06/05/2019  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 06/05/2019  
**If a compromise with creditor, provide:**  
**Name of Creditor:** GE Capital Retail bank- Brooks Brothers  
**Original Amount Owed:** \$1,979.00  
**Terms Reached with Creditor:** Settled for 692.65

### Disclosure 3 of 4

**Reporting Source:** Individual  
**Action Type:** Compromise



**Action Date:** 06/06/2019

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 06/06/2019

**If a compromise with creditor, provide:**

**Name of Creditor:** Exxon Mobil

**Original Amount Owed:** \$1,446.00

**Terms Reached with Creditor:** settled for 665.00

**Disclosure 4 of 4**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 05/31/2018

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 08/21/2018

**If a compromise with creditor, provide:**

**Name of Creditor:** Aspire/Columbus Bank & Trust Co

**Original Amount Owed:** \$3,158.91

**Terms Reached with Creditor:** Compromised amount \$1,421.51 in three payment:  
6/5/18 \$800.00  
7/5/18 \$310.76  
8/6/18 \$310.75



## End of Report

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