IAPD Report

EDUARDO HERNANDEZ VELA

CRD# 5040089

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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

EDUARDO HERNANDEZ VELA (CRD# 5040089)

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 **04/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PARK AVENUE SECURITIES LLC	CRD# 46173	07/19/2023
IA	PARK AVENUE SECURITIES LLC	CRD# 46173	07/19/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	TACOMA, WA	09/10/2014 - 07/13/2023
IA	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	2881	TACOMA, WA	09/10/2014 - 06/05/2022
B	MML INVESTORS SERVICES, LLC	10409	HOLYOKE, MA	11/01/2013 - 08/13/2014

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
Financial	7

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

Employment 1 of 1

Firm Name: **PARK AVENUE SECURITIES LLC**

Main Address: 10 HUDSON YARDS
NEW YORK, NY 10001

Firm ID#: 46173

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	07/19/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	07/19/2023
B	Connecticut	Agent	Approved	07/19/2023
IA	Connecticut	Investment Adviser Representative	Approved	07/19/2023
B	Florida	Agent	Approved	07/20/2023
IA	Florida	Investment Adviser Representative	Approved	07/20/2023
B	Massachusetts	Agent	Approved	01/16/2024
IA	Massachusetts	Investment Adviser Representative	Approved	01/16/2024
B	New Jersey	Agent	Approved	08/01/2024
IA	New Jersey	Investment Adviser Representative	Approved	08/01/2024
B	Texas	Agent	Approved	07/20/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	07/20/2023
B	Washington	Agent	Approved	03/13/2025

Qualifications

	Regulator	Registration	Status	Date
IA	Washington	Investment Adviser Representative	Approved	03/13/2025

Branch Office Locations

PARK AVENUE SECURITIES LLC
197 SCOTT SWAMP RD.
FARMINGTON, CT 06032

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	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/01/2019

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/13/2005

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/15/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/03/2005

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	09/10/2014 - 07/13/2023	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	TACOMA, WA
IA	09/10/2014 - 06/05/2022	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	TACOMA, WA
B	11/01/2013 - 08/13/2014	MML INVESTORS SERVICES, LLC	CRD# 10409	HOLYOKE, MA
B	02/15/2013 - 11/14/2013	STATE FARM VP MANAGEMENT CORP.	CRD# 43036	MERIDEN, CT
IA	05/08/2012 - 12/18/2012	AMERITAS INVESTMENT CORP	CRD# 14869	SPRINGFIELD, MA
B	04/11/2012 - 12/18/2012	AMERITAS INVESTMENT CORP.	CRD# 14869	SPRINGFIELD, MA
B	04/09/2010 - 04/12/2012	PRUCO SECURITIES, LLC.	CRD# 5685	SOUTH WINDSOR, CT
IA	04/09/2010 - 04/12/2012	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	SOUTH WINDSOR, CT
IA	08/27/2008 - 03/19/2010	METLIFE SECURITIES INC.	CRD# 14251	WETHERSFIELD, CT
B	08/12/2008 - 03/19/2010	METLIFE SECURITIES INC.	CRD# 14251	WETHERSFIELD, CT
IA	02/27/2008 - 07/09/2008	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	ONTARIO, CA
B	10/14/2005 - 07/09/2008	PRUCO SECURITIES, LLC.	CRD# 5685	ONTARIO, CA
IA	09/27/2006 - 01/18/2008	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	ONTARIO, CA

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
07/2023 - Present	GUARDIAN LIFE INSURANCE COMPANY	AGENT	Y	FARMINGTON, CT, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2023 - Present	PARK AVENUE SECURITIES	REGISTERED REPRESENTATIVE	Y	FARMINGTON, CT, United States
02/2018 - 07/2023	Northwestern Mutual Wealth Management Company	Representative	Y	Milwaukee, WI, United States
08/2014 - 07/2023	NORTHWESTERN MUTUAL INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	Tacoma, WA, United States
08/2014 - 07/2023	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	MILWAUKEE, WI, 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.

No information reported.

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
Financial	7

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:	PRUCO SECURITIES, LLC
Allegations:	REGARDING THE 2007 PURCHASE OF A ANNUITY CONTRACT, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE INVESTMENT OBJECTIVES.
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	12/29/2008
Complaint Pending?	No
Status:	Denied
Status Date:	01/23/2009
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES, LLC
Allegations:	REGARDING THE 2007 PURCHASE OF AN ANNUITY CONTRACT, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE INVESTMENT OBJECTIVES.
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	12/29/2008
Complaint Pending?	No
Status:	Denied
Status Date:	01/23/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

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 7

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	11/01/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	11/01/2017
If a compromise with creditor, provide:	
Name of Creditor:	Barclays Bank
Original Amount Owed:	$11,300.00
Terms Reached with Creditor:	Barclays offered me a settlement in the amount of about $10,000 in exchange for closing out the account.

Disclosure 2 of 7

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	11/01/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	11/01/2017
If a compromise with creditor, provide:	
Name of Creditor:	Navy Federal Credit Union
Original Amount Owed:	$21,300.00
Terms Reached with Creditor:	NFCU offered me a settlement of about $6200 of the balance in exchange for closing out the accounts.
Broker Statement	As a result of having to shift financial resources to a medical event which occurred to one of my family members, I fell behind on my payments to NFCU which whom I had 2 accounts. NFCU offered me a settlement of about 30% of the balance in exchange for closing out the accounts and given our circumstances at the time I accepted their settlement offer. There were no lawyers or courts involved.

Disclosure 3 of 7

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	05/01/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	05/01/2017
If a compromise with creditor, provide:	
Name of Creditor:	JP Morgan Chase
Original Amount Owed:	$7,200.00
Terms Reached with Creditor:	Chase offered me a settlement of about $2375 of the balance in exchange for closing out the accounts.
Broker Statement	As a result of having to shift financial resources to a medical event which occurred to one of my family members, I fell behind on my payments to JP Morgan Chase which whom I had 3 accounts. Chase offered me a settlement of about 25% of the balance in exchange for closing out the accounts and given our circumstances at the time I accepted their settlement offer. There were no lawyers or courts involved.

Disclosure 4 of 7

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	07/01/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	07/01/2017
If a compromise with creditor, provide:	
Name of Creditor:	JP Morgan Chase
Original Amount Owed:	$4,500.00
Terms Reached with Creditor:	Chase offered to settle the account for about $936 of the balance due in exchange for closing the accounts.
Broker Statement	As a result of having to shift financial resources to a medical event which occurred to one of my family members, I fell behind on my payments to JP Morgan Chase which whom I had 3 accounts. Chase offered me a settlement of about 25% of the

balance in exchange for closing out the accounts and given our circumstances at the time I accepted their settlement offer. There were no lawyers or courts involved.

Disclosure 5 of 7

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	06/01/2018
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	06/01/2018
If a compromise with creditor, provide:	
Name of Creditor:	Service Credit Union
Original Amount Owed:	$14,200.00
Terms Reached with Creditor:	Service Credit Union settled the account for $8000.
Broker Statement	A technical error on the side of the Credit Union prevented them from accepting my payments. Payments were returned as they couldn't apply it to the account. After 6 months of back and forth, we agreed on a settlement.

Disclosure 6 of 7

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	09/01/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	09/01/2017
If a compromise with creditor, provide:	
Name of Creditor:	Navy Federal Credit Union
Original Amount Owed:	$7,000.00
Terms Reached with Creditor:	NFCU offered to settle the accounts for about $2400 of the balance.
Broker Statement	As a result of having to shift financial resources to a medical event which occurred to one of my family members, I fell behind on my payments to Navy Federal Credit Union which whom I had 2 accounts. NFCU offered me a settlement of about 30%

	of the balance in exchange for closing out the accounts and given our circumstances at the time I accepted their settlement offer. No lawyers or courts were involved during the settlement process.

Disclosure 7 of 7

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	06/01/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	06/01/2017
If a compromise with creditor, provide:	
Name of Creditor:	JP Morgan Chase
Original Amount Owed:	$21,200.00
Terms Reached with Creditor:	Chase offered me a settlement of about $4500 of the balance in exchange for closing out the accounts.
Broker Statement	As a result of having to shift financial resources to a medical event which occurred to one of my family members, I fell behind on my payments to JP Morgan Chase which whom I had 3 accounts. Chase offered me a settlement of about 25% of the balance in exchange for closing out the accounts and given our circumstances at the time I accepted their settlement offer. There were no lawyers or courts involved.

End of Report

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