IAPD Report

William Langston Laury Jr

CRD# 5081969

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

William Langston Laury Jr (CRD# 5081969)

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 **07/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	08/13/2025
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	08/21/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	2881	KNG OF PRUSSIA, PA	04/22/2016 - 08/01/2025
B	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	KNG OF PRUSSIA, PA	04/19/2016 - 08/01/2025
B	VANGUARD MARKETING CORPORATION	7452	MALVERN, PA	08/23/2013 - 01/19/2016

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	7
Termination	1

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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 **15** 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	General Securities Representative	Approved	08/13/2025
B	Arizona	Agent	Approved	08/22/2025
B	California	Agent	Approved	03/13/2026
B	Connecticut	Agent	Approved	08/13/2025
B	Delaware	Agent	Approved	08/22/2025
B	Georgia	Agent	Approved	08/22/2025
B	Louisiana	Agent	Approved	08/22/2025
B	Maryland	Agent	Approved	08/22/2025
B	Massachusetts	Agent	Approved	09/23/2025
B	New Jersey	Agent	Approved	09/11/2025
B	New York	Agent	Approved	08/22/2025
B	North Carolina	Agent	Approved	08/13/2025
B	Pennsylvania	Agent	Approved	08/13/2025

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Qualifications

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	08/21/2025
B	Texas	Agent	Approved	08/22/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	08/25/2025
B	Virginia	Agent	Approved	08/22/2025
B	Washington	Agent	Approved	09/19/2025

Branch Office Locations

MML INVESTORS SERVICES, LLC
201 King of Prussia Road
Suite 501
Radnor, PA 19087

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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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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	02/17/2012

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	04/20/2012

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.

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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	04/22/2016 - 08/01/2025	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	KNG OF PRUSSIA, PA
B	04/19/2016 - 08/01/2025	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	KNG OF PRUSSIA, PA
B	08/23/2013 - 01/19/2016	VANGUARD MARKETING CORPORATION	CRD# 7452	MALVERN, PA
IA	04/23/2012 - 12/10/2012	MORGAN STANLEY	CRD# 149777	WEST CONSHOHOCKE PA
B	02/20/2012 - 12/10/2012	MORGAN STANLEY	CRD# 149777	WEST CONSHOHOCKE PA
IA	05/25/2006 - 04/02/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PENNINGTON, NJ
B	05/02/2006 - 04/02/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PENNINGTON, 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
08/2025 - Present	MML Investors Services, LLC	Registered Representative	Y	Radnor, PA, United States
08/2025 - Present	MassMutual Life Insurance Co	Agent	Y	Radnor, PA, United States
02/2024 - 07/2025	Bryn Mawr College Women' Tennis	Part-time assistant coach	N	Bryn Mawr, PA, United States
11/2016 - 07/2025	Northwestern Mutual Wealth Management Company	Representative	Y	King of Prussia, PA, United States
04/2016 - 07/2025	Northwestern Mutual Investments Services, LLC	Registered Representative	Y	King of Prussia, PA, United States
04/2016 - 07/2025	Northwestern Mutual Life Insurance Company	Agent	Y	King of Prussia, PA, United States

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Registration & Employment History

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: WILLIAM LANGSTON LAURY INV REL: Y ADD: RESIDENTIAL NATURE: RENTAL PROPERTY POSITION: LANDLORD START DATE: 05/16/2025 No. HR/MO: 5. No. HR/MO DURING SEC TRADING: 0. DESCRIBE DUTIES: I AM RENTING OUT MY PRIOR RESIDENCE.

(2) NAME: WILLIAM LANGSTON LAURY, JR. INV REL: Y ADD: 201 KING OF PRUSSIA ROAD SUITE 501, RADNOR PA 19087 NATURE: OUTSIDE INSURANCE SALES POSITION: INSURANCE BROKER START DATE: 08/06/2025 No. HR/MO: 4. No. HR/MO DURING SEC TRADING: 2. DESCRIBE DUTIES: LIFE, DISABILITY.

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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.

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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	7
Termination	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 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, INC.
Allegations:	The complainant alleges that beginning in or around May 2020, the registered representative made unsuitable investment recommendations, failed to adequately disclose risks, fees, and conflicts of interest, and engaged in unclear or misleading communications, resulting in approximately $200,000 in damages.
Product Type:	Insurance Mutual Fund Real Estate Security Other: ETF
Alleged Damages:	$200,000.00
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:	06/16/2026
Complaint Pending?	Yes
Settlement Amount:	

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Individual Contribution Amount:	
Broker Statement	Case #202606170209

Disclosure 2 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Northwestern Mutual Investment Services, LLC
Allegations:	Customer alleges that beginning in approximately September 2019 the representative sold her multiple life insurance policies with death benefits that exceeded her needs and total premium payments greater than she was comfortable paying. Also alleges that representative failed to act in her best interest and misled her regarding the life insurance policies he sold to her.
Product Type:	Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Customer did not allege a specific damage amount but the firm could not determine damages would not be less than $5000.
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:	09/25/2025
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Allegations:	Customer alleges that beginning in approximately September 2019 the representative sold her multiple life insurance policies with death benefits that exceeded her needs and total premium payments greater than she was comfortable paying. Also alleges that representative failed to act in her best interest and misled her regarding the life insurance policies he sold to her.
Product Type:	Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Customer did not allege a specific damage amount but the firm could not determine damages would not be less than $5000.

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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: 09/25/2025

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 7

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleges Representative did not present competing products to consider prior to the sale of a variable universal life insurance policy she purchased in or around May 2022. Customer also alleges Representative did not disclose the commission he would earn on the policy, did not disclose the policy's surrender charges, and did not follow the customer's instructions regarding the initial premium amount to be applied when the policy was opened.

Product Type: Insurance

Alleged Damages: $23,000.00

Alleged Damages Amount Explanation (if amount not exact): Customer seeking refund of $23,000 plus interest.

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: 09/08/2025

Complaint Pending? No

Status: Settled

Status Date: 11/03/2025

Settlement Amount: $27,500.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

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Employing firm when activities occurred which led to the complaint:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Allegations:	Customer alleges Representative did not present competing products to consider prior to the sale of a variable universal life insurance policy she purchased in or around May 2022. Customer also alleges Representative did not disclose the commission he would earn on the policy, did not disclose the policy's surrender charges, and did not follow the customer's instructions regarding the initial premium amount to be applied when the policy was opened.
Product Type:	Insurance
Alleged Damages:	$23,000.00
Alleged Damages Amount Explanation (if amount not exact):	Customer seeking refund of $23,000 plus interest.
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:	09/08/2025
Complaint Pending?	No
Status:	Settled
Status Date:	11/03/2025
Settlement Amount:	$27,500.00
Individual Contribution Amount:	$0.00

Disclosure 4 of 7

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Allegations:	The customer alleged misrepresentation of a variable life insurance policy in or around September 2019.
Product Type:	Insurance
Alleged Damages:	$49,999.84

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	25-01523

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Date Notice/Process Served:	08/28/2025
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/03/2025
Monetary Compensation Amount:	$27,500.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Allegations:	The customer alleged misrepresentation of a variable life insurance policy in or around September 2019.
Product Type:	Insurance
Alleged Damages:	$49,999.84

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	25-01523
Date Notice/Process Served:	08/28/2025
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/03/2025
Monetary Compensation Amount:	$27,500.00
Individual Contribution Amount:	$0.00

Disclosure 5 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Allegations:	The customer alleged misrepresentation of a variable life insurance policy.
Product Type:	Insurance
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	The firm determined the alleged damage amount to be $5000 or greater.
Is this an oral complaint?	No

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Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 08/14/2024

Complaint Pending? No

Status: Denied

Status Date: 09/17/2024

Settlement Amount:

Individual Contribution Amount:

Broker Statement The firm completed a review of this matter and based on the information and documentation the firm found no evidence to substantiate the customer's claims. The firm determined that the customer was provided with the information needed to make an informed purchasing decision. As such, the firm could not substantiate providing the requested remuneration.

Disclosure 6 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC

Allegations: Customer alleging that variable universal life policy is not suitable and is upset that the funds deposited were used to pay for the death benefit of the policy.

Product Type: Insurance

Alleged Damages: $16,710.05

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: 01/29/2024

Complaint Pending? No

Status: Denied

Status Date: 02/09/2024

Settlement Amount:

Individual Contribution Amount:

Broker Statement The Firm completed a review of the customer's allegations and found that the customer was provided with sufficient information and signed documentation to make an informed purchasing decision. As such, the Firm sent an explanation to the customer and noted that based on the documentation the Firm could not

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substantiate the customer's claims.

Disclosure 7 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Allegations:	The FINRA Arbitration alleges the representative provided incorrect tax advice which resulted in an unexpected tax liability for the customer. The representative denies providing any tax advice to the customer.
Product Type:	Other: Advisory Account
Alleged Damages:	$55,029.00
Alleged Damages Amount Explanation (if amount not exact):	Per FINRA arbitration the customer is requesting payment of the tax liability plus payment of IRS fines and penalties, a return of all management fees and other charges and reimbursement for fees and costs incurred as a result of the arbitration proceeding.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Arbitration
Docket/Case #:	23-00671
Filing date of arbitration/CFTC reparation or civil litigation:	04/13/2023

Customer Complaint Information

Date Complaint Received:	04/21/2023
Complaint Pending?	No
Status:	Settled
Status Date:	03/13/2024
Settlement Amount:	$35,000.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA Arbitration
Docket/Case #:	23-00671
Date Notice/Process Served:	04/13/2023
Arbitration Pending?	No
Disposition:	Settled

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Disposition Date:	03/13/2024
Monetary Compensation Amount:	$35,000.00
Individual Contribution Amount:	$0.00

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Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	MERRILL LYNCH,PIERCE,FENNER &SMITH, INC.
Termination Type:	Discharged
Termination Date:	03/03/2008
Allegations:	MR.LAURY'S EMPLOYMENT WAS TERMINATED ON MARCH 3,2008 AFTER THE FIRM CONCLUDED THAT HE MISINFORMED A CLIENT ABOUT A PRODUCT.
Product Type:	Other
Other Product Types:	

Reporting Source:	Individual
Firm Name:	MERRILL LYNCH,PIERCE,FENNER &SMITH, INC.
Termination Type:	Discharged
Termination Date:	03/03/2008
Allegations:	MR.LAURY'S EMPLOYMENT WAS TERMINATED ON MARCH 3,2008 AFTER THE FIRM CONCLUDED THAT HE MISINFORMED A CLIENT ABOUT A PRODUCT.
Product Type:	CD

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End of Report

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