



IAPD Report

Michelle Argero Malacinski

CRD# 5306077

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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

Michelle Argero Malacinski (CRD# 5306077)

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 **01/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	VANDERBILT SECURITIES, LLC	CRD# 5953	09/25/2019
IA	VANDERBILT ADVISORY SERVICES	CRD# 116537	09/25/2019

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
IA	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	New Port Richey, FL	05/02/2017 - 09/13/2019
B	PRUCO SECURITIES, LLC.	5685	New Port Richey, FL	04/21/2017 - 09/13/2019
IA	TRUSTMONT ADVISORY GROUP, INC.	106015	NEW PORT RICHEY, FL	04/28/2010 - 04/18/2017

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

Employment 1 of 2

Firm Name: **VANDERBILT SECURITIES, LLC**
Main Address: 125 FROEHLICH FARM BLVD.
WOODBURY, NY 11797
Firm ID#: 5953

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/25/2019
B Colorado	Agent	Approved	02/18/2020
B Florida	Agent	Approved	01/02/2020
B Kentucky	Agent	Approved	01/25/2024
B Pennsylvania	Agent	Approved	09/27/2019
B South Carolina	Agent	Approved	01/07/2026
B Virginia	Agent	Approved	01/16/2020

Branch Office Locations

3030 Starkey Blvd, Suite 216
New Port Richey, FL 34655

Employment 2 of 2

Firm Name: **VANDERBILT ADVISORY SERVICES**
Main Address: 125 FROEHLICH FARM BLVD.
WOODBURY, NY 11797
Firm ID#: 116537



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	01/02/2020

Branch Office Locations

VANDERBILT ADVISORY SERVICES

3030 Starkey Blvd, Suite 216
New Port Richey, FL 34655



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
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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
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General Securities Representative Examination (S7)	Series 7	03/06/2008
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	06/23/2008
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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
IA	05/02/2017 - 09/13/2019	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	New Port Richey, FL
B	04/21/2017 - 09/13/2019	PRUCO SECURITIES, LLC.	CRD# 5685	New Port Richey, FL
IA	04/28/2010 - 04/18/2017	TRUSTMONT ADVISORY GROUP, INC.	CRD# 106015	NEW PORT RICHEY, FL
B	03/15/2010 - 04/18/2017	TRUSTMONT FINANCIAL GROUP, INC.	CRD# 18312	NEW PORT RICHEY, FL
IA	07/02/2008 - 03/12/2010	SUMMIT FINANCIAL GROUP INC	CRD# 109485	TRINITY, FL
B	03/07/2008 - 03/12/2010	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	TRINITY, FL

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
09/2019 - Present	Vanderbilt Advisory Services	Investment Advisor Representative	Y	Woodbury, NY, United States
09/2019 - Present	Vanderbilt Securities, LLC	Registered Representative	Y	Woodbury, NY, United States
04/2017 - 08/2019	Pruco Securities, LLC	Registered Representative	Y	New Port Richey, FL, United States
04/2017 - 08/2019	The Prudential Insurance Company of America	Financial Professional	N	New Port Richey, FL, United States
03/2010 - 04/2017	TRUSTMONT ADVISORY GROUP, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	GREENSBURG, PA, United States
03/2010 - 04/2017	TRUSTMONT FINANCIAL GROUP, INC.	REGISTERED REPRESENTATIVE	Y	GREENSBURG, 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) MMS Asset Management- Investment related - 3030 Starkey Blvd. #216, New Port Richey, FL 34655; DBA -Owner; 09/2012;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

also sell fixed and fixed index products through DBA; time spent during regular business hours- 100%.

2) Connections Job Development Program - non-profit organization; 5841 Main St., New Port Richey, FL 34652; Board Member; attend monthly meetings and help with planning orientation for new job seekers; time spent during regular business hours is 0.

3) ONE COMMUNITY NOW, INC. IS A 501C3 FAITH BASED COMMUNITY ORGANIZATION WITH THE GOAL OF BRINGING THE LOCAL CHURCHES, BUSINESSES AND ORGANIZATIONS TOGETHER TO HELP MEET THE UN-MET AND UNDER-MET NEEDS WITHIN PASCO COMMUNITY.

POSITION: board member; 10/2018; NATURE: Non-Profit and Charitable Organization; Not Investment Related; time spent during business hours - 0.

ADDRESS: 1540 Little Road, Trinity FL 34655, United States

DESCRIPTION: help organize various fundraisers throughout the county.

4) Friends of Eastlake Community Library, Inc. Start date: 01/17/2020 - 4125 East Lake Rd., Palm Harbor, FL; Board member for non-profit; we host readings for children, yoga for seniors, community involvement classes; help coordinate and plan events; non-investment related; time spent during regular business hours is 0.

5) Magellan Financial - Field Marketing Organization, Topeka, Kansas; Sale of Life and Fixed Annuities; Commission; time spent during regular business hours is 5%.

6) Diva Angels - Pinellas Park, FL; Volunteer - Assistant Director; support local charities by fundraising events for non-profit groups and low income families; assist at events; no signing ability; time spent during regular business hours is 0.

7) One Community Now. Not Investment Related. Start Date: 01/01/2020. Address: 5841 Main Street, New Port Richey FL. 34652 Title: Secretary. Duties: Meeting monthly to review community programs , taking notes. Time spent during regular hours: 0%.

8) Karen R Titus Rev Liv Trust. Not Investment Related. Start Date: 03/29/2023. Address: 710 George ST Tarpon Springs FL, 3468. Title: successor trustee. Duties: Disburse Karen's assets upon her death. Time spent during regular hours: 0%.

9) Michelle Malacinski. Not Investment related. Start date: 07/01/2013. Address: 3030 Starkey Blvd Suite 216 New port Richey FL, 34655. Title: notary. Duties: Notary. Time spent during regular hours: 0%.

10) Advisors Excel. Not investment related. Start date: 09/01/2013. Address: 3030 Starkey Blvd Suite 216 New port Richey FL, 34655. Title; insurance sales. Duties: Fixed and Fixed indexed/health product sales. Time spent during regular hours: 0%.



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
Termination	1

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: PRUCO SECURITIES, LLC

Termination Type: Discharged

Termination Date: 08/30/2019

Allegations: Registered Representative submitted annuity applications with two clients' non-genuine electronic signatures.

Product Type: Other: Annuity

Reporting Source: Individual

Firm Name: Pruco Securities, LLC

Termination Type: Discharged

Termination Date: 08/30/2019

Allegations: Registered Representative allegedly submitted annuity applications with two clients' non-genuine electronic signatures.

Product Type: Other: Annuity



End of Report

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