



IAPD Report

PEDRO JUAN RODRIGUEZ RIVERA

CRD# 5419364

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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

PEDRO JUAN RODRIGUEZ RIVERA (CRD# 5419364)

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 **04/22/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	03/07/2024
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	03/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	AEGIS CAPITAL CORP.	15007	CORAL GABLES, FL	11/06/2015 - 04/04/2024
B	AEGIS CAPITAL CORP.	15007	CORAL GABLES, FL	06/29/2015 - 04/04/2024
IA	RIWM, LLC	160536	SAN JUAN, PR	11/06/2015 - 07/29/2019

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	2



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 2 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 Principal	Approved	03/07/2024
B	FINRA	General Securities Representative	Approved	03/07/2024
B	Florida	Agent	Approved	03/07/2024
IA	Puerto Rico	Investment Adviser Representative	Approved	03/14/2024
B	Puerto Rico	Agent	Approved	04/05/2024

Branch Office Locations

MML INVESTORS SERVICES, LLC
PLAZA 273 SUITE 1400
PONCE DE LEON AVENUE
SAN JUAN, PR 00917



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination (S24)	Series 24	01/11/2019

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	10/23/2007

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	11/16/2007



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](#).



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	11/06/2015 - 04/04/2024	AEGIS CAPITAL CORP.	CRD# 15007	CORAL GABLES, FL
B	06/29/2015 - 04/04/2024	AEGIS CAPITAL CORP.	CRD# 15007	CORAL GABLES, FL
IA	11/06/2015 - 07/29/2019	RIWM, LLC	CRD# 160536	SAN JUAN, PR
B	07/08/2009 - 06/23/2015	ORIENTAL FINANCIAL SERVICES CORP.	CRD# 29753	SAN JUAN, PR
B	10/24/2007 - 07/21/2009	UBS FINANCIAL SERVICES INC.	CRD# 8174	PONCE, PR
B	10/24/2007 - 07/21/2009	UBS FINANCIAL SERVICES INCORPORATED OF PUERTO RICO	CRD# 13042	PONCE, PR

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
03/2024 - Present	MML INVESTORS SERVICES LLC	REGISTERED REPRESENTATIVE	Y	SAN JUAN, PR, United States
02/2024 - Present	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	SAN JUAN, PR, United States
05/2007 - Present	VECTOR MARKETING AT CUTCO	REP/SERVICE	N	SAN JUAN, PR, United States
06/2015 - 02/2024	AEGIS CAPITAL CORP	REGISTERED REPRESENTATIVE	Y	SAN JUAN, PR, United States
09/2015 - 07/2019	RIWM, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SAN JUAN, PR, 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.

NAME: VECTOR MARKETING AT CUTCO INV REL: N ADD: 322 HOUGHTON AVE OLEAN NY 14760 NATURE: CUTLERY SALES AND SERVICE TO RECLAIM FOREVER CUTCO CUTLERY GUARANTEE OF PAST CUSTOMERS, WHEN THEY CALL



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ME, ON SATURDAY OR SUNDAY POSITION: SALES/SERVICE REPRESENTATIVE START DATE: 5/2001 NO HRS/MO: 30 MINS- 1 HOUR NO HRS/MO DUR TRADING: 0 DESCRIBE DUTIES: HELP CUSTOMERS TO REPAIR OR REPLACE THEIR DAMAGE CUTLERY ITEMS UNDER THE FOREVER COMPANY GUARANTEE.



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	2

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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ORIENTAL FINANCIAL SERVICES
Allegations:	PERIOD 2/5/2014 SALE OF PR OPEN END FUND. UNSUITABLE RECOMMENDATIONS, MISREPRESENTATION
Product Type:	Debt-Municipal Other: PR FUNDS
Alleged Damages:	\$463,417.00
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
Docket/Case #:	18-03111
Filing date of arbitration/CFTC reparation or civil litigation:	08/28/2018

Customer Complaint Information

Date Complaint Received:	09/11/2018
Complaint Pending?	No



Status: Settled
Status Date: 05/05/2021
Settlement Amount: \$76,425.00
Individual Contribution Amount: \$0.00
Firm Statement INHERITED ACCOUNT. SOLD ONLY POSITION IN ACCOUNT UPON CUSTOMER INSTRUCTIONS.

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: ORIENTAL FINANCIAL SERVICES
Allegations: PERIOD 2/5/2014 SALE OF PR OPEN END FUND. UNSUITABLE RECOMMENDATIONS, MISREPRESENTATION
Product Type: Debt-Municipal
Other: PR FUNDS
Alleged Damages: \$463,417.00
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, SAN JUAN PR
Docket/Case #: 18-03111
Filing date of arbitration/CFTC reparation or civil litigation: 08/28/2018

Customer Complaint Information

Date Complaint Received: 10/11/2018
Complaint Pending? No
Status: Settled
Status Date: 05/05/2021
Settlement Amount: \$76,425.00
Individual Contribution Amount: \$0.00
Broker Statement Pedro Rodriguez was not the Advisor on the account during the disputed transactions. Pedro Rodriguez was assigned The Client's account as a result of The Client's previous Financial Advisor leaving the firm. Pedro Rodriguez did not engage in recommendation or sales of the disputed securities and transactions to The Client.

Disclosure 2 of 2

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: ORIENTAL FINANCIAL SERVICES

Allegations: ALLEGES UNSUITABLE, FAILURE TO DIVERSIFY, BREACH FID DUTY,BREACH OF CONTRACT, NEGLIGENCE

Product Type: Debt-Municipal
Other: PR CEF

Alleged Damages: \$50,000.00

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

Docket/Case #: 18-00639

Filing date of arbitration/CFTC reparation or civil litigation: 02/16/2018

Customer Complaint Information

Date Complaint Received: 02/20/2018

Complaint Pending? No

Status: Settled

Status Date: 04/15/2019

Settlement Amount: \$8,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Oriental Financial Services

Allegations: ALLEGES UNSUITABLE, FAILURE TO DIVERSIFY, BREACH FID DUTY,BREACH OF CONTRACT, NEGLIGENCE

Product Type: Debt-Municipal
Other: PR Closed end funds

Alleged Damages: \$50,000.00

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



Docket/Case #: 18-00639
Filing date of arbitration/CFTC reparation or civil litigation: 02/16/2018

Customer Complaint Information

Date Complaint Received: 03/19/2018
Complaint Pending? No
Status: Settled
Status Date: 04/15/2019
Settlement Amount: \$8,000.00
Individual Contribution Amount: \$0.00



End of Report

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