



IAPD Report

KYLE P KUMMER

CRD# 5548094

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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

KYLE P KUMMER (CRD# 5548094)

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 **01/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	GWN SECURITIES INC.	CRD# 128929	12/03/2021
IA	GWN SECURITIES INC.	CRD# 128929	12/03/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	MML INVESTORS SERVICES, LLC	10409	HARTFORD, CT	01/11/2017 - 12/08/2021
B	MML INVESTORS SERVICES, LLC	10409	HARTFORD, CT	01/06/2012 - 12/08/2021
B	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	WEST HARTFORD, CT	03/03/2010 - 12/22/2011

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?

No



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

Employment 1 of 1

Firm Name: **GWN SECURITIES INC.**
Main Address: 11440 NORTH JOG ROAD
Palm Beach Gardens, FL 33418-3764
Firm ID#: 128929

Regulator	Registration	Status	Date
 FINRA	Invest. Co and Variable Contracts	Approved	12/03/2021
 Alabama	Agent	Approved	01/12/2026
 Arizona	Agent	Approved	12/03/2021
 Connecticut	Agent	Approved	12/03/2021
 Connecticut	Investment Adviser Representative	Approved	12/03/2021
 Delaware	Agent	Approved	10/28/2022
 Florida	Agent	Approved	12/03/2021
 Illinois	Agent	Approved	07/31/2025
 Kentucky	Agent	Approved	11/20/2025
 Massachusetts	Agent	Approved	01/13/2025
 New York	Agent	Approved	12/03/2024
 Rhode Island	Agent	Approved	12/03/2021
 South Carolina	Agent	Approved	11/12/2024



Qualifications

Branch Office Locations

GWN SECURITIES INC.

106 WEST MAIN STREET
PLAINVILLE, CT 06062



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 2 state securities law exams.

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 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/02/2010

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/07/2016
B Uniform Securities Agent State Law Examination (S63)	Series 63	03/19/2010

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	01/11/2017 - 12/08/2021	MML INVESTORS SERVICES, LLC	CRD# 10409	HARTFORD, CT
B	01/06/2012 - 12/08/2021	MML INVESTORS SERVICES, LLC	CRD# 10409	HARTFORD, CT
B	03/03/2010 - 12/22/2011	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	WEST HARTFORD, CT

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
12/2021 - Present	GWN SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, FL, United States
11/2011 - 12/2021	MASS MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	HARTFORD, CT, United States
01/2012 - 11/2021	MML INVESTORS SERVICES	REGISTERED REPRESENTATIVE	Y	HARTFORD, CT, 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: Kyle Kummer Inv rel: Y Add: Residential address Nature: Insurance Brokerage Position: Sales Start date: 06/2008 No. HR/MO: 10 No. HR/MO during sec trading: 0 Describe duties: Property/Casualty, employee benefits, life, disability, long term care, fixed annuities, other insurance.

Associated Financial Strategies, Is Investment Related, DBA, Financial Professional, 2021-11-15, 160 hours per month, 160 hours per month during trading hours, Commission Compensation, Securities DBA used in conjunction with Investment Sales.

ASSOCIATED GROUP BENEFITS, LLC

POSITION: Owner NATURE: Employee Benefits & Insurance INVETMENT RELATED: Is Not Investment Related, START DATE: 2023-01-01 TRADING HOURS: 0 hours per month, SECURITIES TRADING HOURS: 0 hours per month during trading hours

DSESCRIPTION: "Associated Group Benefits LLC - I currently do not advertise, market, use, or plan to do anything with this LLC for clients. I just wanted the rights to the name if ever down the road I wanted to use this name for an employee benefits/insurance agency."

ASSOCIATED INSURANCE SERVICES

Is Not Investment Related, Insurance, Employee Benefits, 2023-10-01, 40 hours per month, 0 hours per month during trading



Registration & Employment History

OTHER BUSINESS ACTIVITIES

hours, Commission Compensation, "I currently have a referral relationship with Associated Insurance Services for employee benefits for group business clients. I would like to brand on their website for employee benefits (fixed insurance products - health, dental, vision, life, short term disability, long term disability, ancillary accident, critical illness) as Employee Benefits / Benefits Specialist. I will not conduct any investment business through this DBA. I would also like to obtain an email - kyle@associatedct.com for employee benefit / health insurance clients only that are commercial insurance clients of Associated Insurance Services.

Associated Insurance Services, nor its owners or anyone in their office for that matter, are investment licensed and they do not plan to be."

ASSOCIATED GROUP LLC

NOT INVESTMENT RELATED; OWNER; 10 HOURS A MONTH AND 0 DURING TRADING HOURS; START: 06/01/2008;
ADDRESS: 106 WEST MAIN ST PLAINVILLE CT 06062; NATURE: EMPLOYEE BENEFITS 7 INSURANCE BROKERAGE;
COMMISSION BASED: DUTY: Associated Group LLC. This DBA is a licensed insurance company with resident State of CT, and potentially will become insurance licensed in non-resident states. Employee Benefits, Property/Casualty, Life, Disability, long term care, fixed annuities, other fixed insurance. No variable business, and no investment business. No marketing, no use of this name, no advertising. This is my DBA through which employee benefits and fixed insurance revenue and commissions is placed.



End of Report

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