



IAPD Report

KULDEEP SINGH MADAN

CRD# 6114646

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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

KULDEEP SINGH MADAN (CRD# 6114646)

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 **05/14/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	10/12/2016
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	05/13/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **33** 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	NYLIFE SECURITIES LLC	5167	OKLAHOMA CITY, OK	07/08/2013 - 07/29/2016

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	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 **33** 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	10/12/2016
B FINRA	Invest. Co and Variable Contracts	Approved	10/12/2016
B FINRA	Investment Co./Variable Contracts Prin	Approved	10/12/2016
B Alabama	Agent	Approved	03/21/2024
B Arizona	Agent	Approved	03/19/2025
B California	Agent	Approved	03/26/2021
B Colorado	Agent	Approved	12/04/2023
B Connecticut	Agent	Approved	10/10/2018
B Delaware	Agent	Approved	09/22/2022
B Florida	Agent	Approved	01/12/2022
B Georgia	Agent	Approved	11/19/2024
B Illinois	Agent	Approved	10/10/2018
B Indiana	Agent	Approved	02/03/2020



Qualifications

Regulator	Registration	Status	Date
B Louisiana	Agent	Approved	01/15/2025
B Maine	Agent	Approved	10/10/2018
B Maryland	Agent	Approved	01/19/2023
B Massachusetts	Agent	Approved	11/15/2022
B Michigan	Agent	Approved	03/18/2026
B Minnesota	Agent	Approved	02/27/2026
B Mississippi	Agent	Approved	11/11/2021
B Missouri	Agent	Approved	10/02/2024
B Montana	Agent	Approved	09/12/2023
B New Jersey	Agent	Approved	10/10/2018
B New Mexico	Agent	Approved	10/21/2024
B New York	Agent	Approved	10/12/2016
IA New York	Investment Adviser Representative	Approved	06/14/2021
B North Carolina	Agent	Approved	10/11/2018
B North Dakota	Agent	Approved	01/07/2025
B Ohio	Agent	Approved	09/22/2022
B Oklahoma	Agent	Approved	09/22/2022
B Pennsylvania	Agent	Approved	10/10/2018
B South Carolina	Agent	Approved	11/21/2024



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	07/06/2023
B Texas	Agent	Approved	05/11/2021
IA Texas	Investment Adviser Representative	Restricted Approval	05/13/2021
B Virginia	Agent	Approved	09/12/2023
B Washington	Agent	Approved	02/05/2026
B Wisconsin	Agent	Approved	09/22/2022

Branch Office Locations

MML INVESTORS SERVICES, LLC
28-07 Jackson Ave
Suite 15137
Long Island City, NY 11101

MML INVESTORS SERVICES, LLC
Long Island City, NY




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, 3 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/08/2016

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	02/03/2015
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/08/2013

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/15/2013

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
B	07/08/2013 - 07/29/2016	NYLIFE SECURITIES LLC	CRD# 5167	OKLAHOMA CITY, OK

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
10/2016 - Present	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	SHIRLEY, NY, United States
08/2016 - Present	MASS MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	SHIRLEY, NY, 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: Madan + Associates Inv rel: Y Add: 48 South Service Rd. Suite 400 Melville, NY 11747 Nature: Life, Disability, Long-term care, Fixed Annuities, and Health Insurance Position: Agent Start date: 12/15/2020 No. HR/MO: 10 No. HR/MO during sec trading: 10 Describe duties: Sale of outside insurance; life, disability, group health, group benefits.
- (2)Name: Madan Equipment, LLC Inv rel: Y Add: At Residential Address Nature: Heavy Equipment Rental Position: managing Member Start date: 11/01/2023 No. HR/MO: 12 No. HR/MO during sec trading: 12 Describe duties: Owner and operator of business activities. Purchase and analysis of equipment for rental to heavy equipment contractors.
- (3)Name: Madan RE Holdings, LLC Inv rel: Y Add: At Residential Address Nature: Realtor/Real Estate Position: Passive Member Start date: 11/01/2023 No. HR/MO: 2 No. HR/MO during sec trading: 2
- (4)Name: Madan MasterClass, LLC Inv rel: Y Add: At Residential Address Nature: Consulting Position: Consultant Start date: 01/01/2024 No. HR/MO: 20 No. HR/MO during sec trading: 2 Describe Duties: Consulting and coaching for clients and financial advisors unrelated to financial planning or investment advisory work within the scope of MM/MML. (5) Name: Madan P+C, LLC Inv Rel: Y Add: 315 Old Limekiln Road, Chalfont, PA 18914 Nature: Owner of LLC used for financial services business Position: Owner/CEO Start Date: 12/11/2025 No Hrs/Mo: 10 No/Hrs Mo dur trading: 0 Describe Duties: Oversight of AAA P+C coverage placement. (6) Name: Madan Hunters Ranch LLC, Madan 2311 LLC, Madan 8E LLC, Madan 811 LLC, Madan 8501 Scottsdale LLC, Madan Vela 4A LLC, Madan Vela 4D LLC, Madan Vela 5B LLC, Madan Vela 6B LLC Inv Rel: Y Add: Residential Address Nature: Owner of LLC for Real Estate Holding Company Position: Owner/Managing Member of LLC Start Date: 03/28/2023 No Hrs/Mo: 0 No/Hrs Mo dur trading: 0 Describe Duties: None. (7) Name: Madan Plus, LLC Inv Rel: Y Add: 2807 Jackson Ave, 5th Floor, Long Island City, NY 11101 Nature: Business Holding Entity Position: Owner/Managing Member of LLC Start Date: 10/22/2025 No Hrs/Mo: 2 No/Hrs Mo dur trading: 0 Describe Duties: Parent Company for Madan + Entities. (8) Name: Madan LLC Inv Rel: Y Add: 2807 Jackson Ave, 5th Floor, Long Island City, NY 11101 Nature: Life Insurance Business Position: Owner/Managing Member of LLC Start Date: 10/22/2025 No Hrs/Mo: 12 No/Hrs Mo dur trading: 0 Describe Duties: Founder + CEO. (9) Name: Madan Consulting LLC Inv Rel: Y Add: 2807 Jackson Ave, 5th Floor, Long Island City, NY 11101 Nature: Business Planning and Consulting Position: Owner/Managing Member of LLC Start Date: 01/09/2026 No Hrs/Mo: 2 No/Hrs Mo dur trading: 0 Describe Duties: Owner of LLC used for consulting services for non-MassMutual planning. (10) Name: Don't Tax Me Bro Productions LLC Inv Rel: N Add: 1 Byram Brook Place, Suite 101, Armonk, NY 10504 Nature: Merchandise and branding Position: Member/Managing Member/Owner Start Date: 08/22/2024 No Hrs/Mo: 5 No/Hrs Mo dur trading: 0 Describe Duties: Co-Owner



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

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: Individual

Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES, LLC

Allegations: The Plaintiffs allege that, beginning in 2022, the producer acted in concert with the Firm to induce the Plaintiffs into purchasing life insurance policies with death benefits exceeding seventeen million dollars by making misrepresentations regarding the risks and benefits of these policies and the associated premium financing. It is further alleged that this included the opening of an investment portfolio account to serve as collateral for the premium financing, and resulted in financial harm to the Plaintiffs.

Product Type: Insurance
Mutual Fund
Other: Managed accounts

Alleged Damages: \$1,000,000.00

Alleged Damages Amount Explanation (if amount not exact): Damages are alleged to be over \$1,000,000.

Civil Litigation Information

Type of Court: State Court

Name of Court: SUPERIOR COURT OF NEW JERSEY

Location of Court: SOMERSET COUNTY, NJ

Docket/Case #: SOM-L-001311-24



Date Notice/Process Served:	10/02/2024
Litigation Pending?	Yes
Broker Statement	Case #202410040025.



End of Report

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