



IAPD Report

Warren Dean Cates

CRD# 6724075

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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

Warren Dean Cates (CRD# 6724075)

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 **02/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	03/25/2017
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	03/25/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **31** 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	MSI FINANCIAL SERVICES, INC.	14251	OAK RIDGE, TN	01/30/2017 - 03/25/2017
B	MSI FINANCIAL SERVICES, INC.	14251	OAK RIDGE, TN	12/01/2016 - 03/25/2017

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
Criminal	1
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 **31** 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	03/25/2017
B	Alabama	Agent	Approved	03/04/2022
B	Arizona	Agent	Approved	08/09/2024
B	California	Agent	Approved	09/23/2025
B	Colorado	Agent	Approved	06/08/2023
B	Florida	Agent	Approved	10/13/2020
B	Georgia	Agent	Approved	05/04/2023
B	Illinois	Agent	Approved	12/16/2024
B	Indiana	Agent	Approved	06/14/2023
B	Kentucky	Agent	Approved	12/06/2017
B	Louisiana	Agent	Approved	06/12/2023
B	Maryland	Agent	Approved	11/25/2024
B	Massachusetts	Agent	Approved	05/03/2023



Qualifications

Regulator	Registration	Status	Date
B Michigan	Agent	Approved	08/21/2025
B Minnesota	Agent	Approved	03/05/2025
B Mississippi	Agent	Approved	03/29/2023
B Missouri	Agent	Approved	11/23/2020
B Nebraska	Agent	Approved	03/07/2025
B New Mexico	Agent	Approved	09/25/2024
B New York	Agent	Approved	05/02/2023
B North Carolina	Agent	Approved	05/03/2023
B Ohio	Agent	Approved	11/23/2020
B Oklahoma	Agent	Approved	11/06/2018
B Oregon	Agent	Approved	01/21/2026
B Pennsylvania	Agent	Approved	05/03/2023
B South Carolina	Agent	Approved	03/22/2023
B Tennessee	Agent	Approved	03/25/2017
IA Tennessee	Investment Adviser Representative	Approved	03/25/2017
B Texas	Agent	Approved	05/23/2022
IA Texas	Investment Adviser Representative	Restricted Approval	05/24/2022
B Utah	Agent	Approved	08/16/2024



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	03/08/2023
B Washington	Agent	Approved	03/03/2023
B West Virginia	Agent	Approved	06/24/2024

Branch Office Locations

MML INVESTORS SERVICES, LLC

9729 Cogdill Road
Suite 101
Knoxville, TN 37932



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	12/01/2016
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/09/2017
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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	01/30/2017 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	OAK RIDGE, TN
B	12/01/2016 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	OAK RIDGE, TN

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
03/2017 - Present	MML Investors Services, LLC	Registered Representative	Y	Knoxville, TN, United States
11/2016 - Present	Mass Mutual Life Insurance Co	Agent	Y	Knoxville, TN, United States
08/2011 - Present	Appalachian State University	Student	N	Boone, NC, United States
11/2016 - 03/2017	MSI Financial Services	Financial Services Representative	Y	Oak Ridge, TN, 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)Independent Insurance Agent - from business address - Dental and Group Disability Income Fixed Annuities Life/Accident/Health Long-Term Care Medicare Related Products Property & Casualty 5 security hours and 0 non security hours - since 03/2017. 2)Name: Colt Investments, Inv Rel: Y Addr:1129 N 6th Ave, Knoxville TN 37917, Nature: Rental income, Position: Partner, Start: 01/01/2022, No Hr/Mo: 4 No Hr/Mo Dur Trading:0, Duties: Monitoring and maintaining a website, answering phone calls, overseeing construction, executing rental agreements.



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
Criminal	1
Customer Dispute	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	District
Name of Court:	Watauga County Superior-District Court
Location of Court:	Boone, North Carolina
Docket/Case #:	13CR 000716
Charge Date:	03/18/2013
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Fictitious/altered title/registration card/tag
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	not guilty
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	04/08/2013
Disposition Date:	04/08/2013



Sentence/Penalty:

Dismissed



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 complainant alleges that the the variable annuity that was sold to him in 2021 was not suitable, stating that the account was invested heavily in stocks even though he had expressed that he didn't want any exposure to the stock market. He states that he has lost money because of this.

Product Type: Annuity-Variable

Alleged Damages: \$46,857.00

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: 07/05/2022

Complaint Pending? No

Status: Denied

Status Date: 08/29/2022

Settlement Amount:

Individual Contribution Amount:

Broker Statement Internal case #202207070035.



End of Report

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