

BrokerCheck Report

ROBERT SETTIMIO CUPELLO

CRD# 1036533

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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.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

ROBERT S. CUPELLO

CRD# 1036533

Currently employed by and registered with the following Firm(s):

- B SUPREME ALLIANCE LLC**
14804 RESOLVES LANE
CHARLOTTE, NC 28277
CRD# 45348
Registered with this firm since: 05/19/2021

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 1 U.S. state or territory

This individual is currently inactive or suspended with at least one regulator.

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

This broker was previously registered with the following securities firm(s):

- B INNOVATION PARTNERS LLC**
CRD# 146344
CHARLOTTE, NC
07/2021 - 07/2021
- B LPL FINANCIAL LLC**
CRD# 6413
PITTSFORD, NY
09/2020 - 06/2021
- B SECURITIES AMERICA, INC.**
CRD# 10205
PITTSFORD, NY
07/2020 - 07/2020

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 1 U.S. state or territory through his or her employer.

The individual has 2 inactive or suspended registrations.

[For an explanation on inactive and suspended registrations, click here.](#)

Employment 1 of 1

Firm Name: **SUPREME ALLIANCE LLC**

Main Office Address: **14804 RESOLVES LANE
CHARLOTTE, NC 28277**

Firm CRD#: **45348**

SRO	Category	Status	Date
B FINRA	Invest. Co and Variable Contracts	Suspended	03/16/2026

U.S. State/ Territory	Category	Status	Date
B New York	Agent	Approved	05/19/2021

Branch Office Locations

SUPREME ALLIANCE LLC
14804 RESOLVES LANE
CHARLOTTE, NC 28277



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination	Series 6	05/17/1985

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	09/10/1985

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Broker Qualifications

Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 07/2021 - 07/2021	INNOVATION PARTNERS LLC	146344	CHARLOTTE, NC
B 09/2020 - 06/2021	LPL FINANCIAL LLC	6413	PITTSFORD, NY
B 07/2020 - 07/2020	SECURITIES AMERICA, INC.	10205	PITTSFORD, NY
B 11/2013 - 07/2020	INVESTACORP, INC.	7684	PITTSFORD, NY
B 09/2011 - 11/2013	NEW ENGLAND SECURITIES	615	ROCHESTER, NY
B 03/2010 - 09/2011	INVESTORS CAPITAL CORP.	30613	LYNNFIELD, MA
B 12/2008 - 03/2010	LEIGH BALDWIN & CO., LLC	38751	CAZENOVIA, NY
B 12/2008 - 12/2008	ENSEMBLE FINANCIAL SERVICES, INC.	17443	PITTSFORD, NY
B 02/2003 - 12/2008	PREFERRED HOLDING CORPORARTION	45518	ROCHESTER, NY
B 08/1991 - 01/2003	BRENT CAPITAL CORP.	18518	PITTSFORD, NY
B 05/1985 - 05/1994	MML INVESTORS SERVICES, INC.	10409	SPRINGFIELD, MA
B 05/1985 - 01/1988	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2682	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
07/2021 - Present	Innovation Partners LLC	Registered Representative	Y	Charlotte, NC, United States
09/2020 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	PITTSFORD, NY, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
07/2020 - 07/2020	SECURITIES AMERICA, INC.	Mass Transfer	Y	PITTSFORD, NY, United States
11/2013 - 07/2020	INVESTACORP INC	REGISTERED REPRESENTATIVE	Y	MIAMI, FL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

No information reported.



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 -
4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	2	0



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 02/18/2026

Docket/Case Number: [2025086007201](#)

Employing firm when activity occurred which led to the regulatory action: Supreme Alliance LLC

Product Type: Annuity-Variable

Allegations: Without admitting or denying the findings, Cupello consented to the sanctions and to the entry of findings that he recommended that six senior customers exchange their existing deferred variable annuity contracts to purchase new deferred variable annuities without a reasonable basis to believe that the transactions were suitable. The findings stated that Cupello failed to conduct a reasonable comparative analysis of the customers' existing and prospective living benefit riders to determine whether the customers would benefit from the new riders. Cupello did not have a reasonable basis to believe that the exchanges to purchase variable annuities with maximum guaranteed withdrawal benefit riders were suitable for the six senior customers. Each customer intended to rely on income from these variable annuities for their retirements, most within or around a year of making the



exchange. Most customers had already started taking income from their existing annuities. Capello thus did not have a reasonable basis to believe that the customers would benefit from the new rider's step-up feature. Moreover, for all of the customers, Cupello failed to reasonably consider the risk and impact of a reduction in the withdrawal rate when the contract value reached zero. Cupello assumed that the customers would not outlive their contract balances without reasonably considering various factors that could affect that assumption, including market performance, unanticipated needs and life expectancy.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	02/18/2026
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: All Capacities
Duration: Two Months
Start Date: 03/16/2026
End Date: 05/15/2026

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00
Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 03/09/2026
Was any portion of penalty waived? No

Amount Waived:



Reporting Source:	Broker
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	02/18/2026
Docket/Case Number:	2025086007201
Employing firm when activity occurred which led to the regulatory action:	Supreme Alliance LLC
Product Type:	Annuity-Variable
Allegations:	<p>Without admitting or denying the findings, Cupello consented to the sanctions and to the entry of findings that he recommended that six senior customers exchange their existing deferred variable annuity contracts to purchase new deferred variable annuities without a reasonable basis to believe that the transactions were suitable. The findings stated that Cupello failed to conduct a reasonable comparative analysis of the customers' existing and prospective living benefit riders to determine whether the customers would benefit from the new riders. Cupello did not have a reasonable basis to believe that the exchanges to purchase variable annuities with maximum guaranteed withdrawal benefit riders were suitable for the six senior customers. Each customer intended to rely on income from these variable annuities for their retirements, most within or around a year of making the exchange. Most customers had already started taking income from their existing annuities. Capello thus did not have a reasonable basis to believe that the customers would benefit from the new rider's step-up feature. Moreover, for all of the customers, Cupello failed to reasonably consider the risk and impact of a reduction in the withdrawal rate when the contract value reached zero. Cupello assumed that the customers would not outlive their contract balances without reasonably considering various factors that could affect that assumption, including market performance, unanticipated needs and life expectancy.</p>
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 02/18/2026

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: All Capacities

Duration: Two Months

Start Date: 03/16/2026

End Date: 05/15/2026

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 2

Reporting Source: Firm

Regulatory Action Initiated By: NEW YORK

Sanction(s) Sought:



Other Sanction(s) Sought:

Date Initiated: 02/01/1984

Docket/Case Number:

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Consent

Resolution Date: 10/15/1984

Sanctions Ordered: Monetary/Fine \$500.00

Other Sanctions Ordered:

Sanction Details:

Reporting Source: Broker

Regulatory Action Initiated By: STATE OF N.Y. INSURANCE DEPARTMENT

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 02/01/1984

Docket/Case Number:

Employing firm when activity occurred which led to the regulatory action:

Product Type: Insurance

Other Product Type(s):

Allegations: CUSTOMER CLAIMED (AFTER BUYING LIFE INSURANCE



POLICY) THAT BANK FROM WAS IMPROPERLY FILLED OUT TO PAY FOR
HER
PREMIUM IE WITHOUT HER PERMISSION

Current Status: Final

Resolution: Consent

Resolution Date: 10/15/1984

Sanctions Ordered: Monetary/Fine \$500.00

Other Sanctions Ordered:

Sanction Details: \$500 FINE - PAID - CASE CLOSED - 1984

Broker Statement YOUR FILES CONTAIN THIS INFORMATION, PREVIOUSLY
DISCLOSED

End of Report



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