

BrokerCheck Report

VINCENT FRANK GAUCI

CRD# 1046132

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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.

VINCENT F. GAUCI

CRD# 1046132

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

- B** **PURSHE KAPLAN STERLING INVESTMENTS**
 29432 Joy Road
 Livonia, MI 48150
 CRD# 35747
 Registered with this firm since: 04/06/2022

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 broker has passed:

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

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

- B** **CORECAP INVESTMENTS, LLC**
 CRD# 37068
 Livonia, MI
 10/2014 - 02/2022
- B** **KCD FINANCIAL, INC.**
 CRD# 127473
 LIVONIA, MI
 01/2008 - 10/2014
- B** **QUESTAR CAPITAL CORPORATION**
 CRD# 43100
 DEARBORN, MI
 12/2006 - 01/2008

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
Criminal	1
Termination	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.

Employment 1 of 1

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**

Main Office Address: **80 STATE STREET
ALBANY, NY 12207**

Firm CRD#: **35747**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	04/06/2022
B	FINRA	Investment Co./Variable Contracts Prin	Approved	04/06/2022
B	FINRA	Operations Professional	Approved	04/06/2022

	U.S. State/ Territory	Category	Status	Date
B	Michigan	Agent	Approved	05/02/2022

Branch Office Locations

PURSHE KAPLAN STERLING INVESTMENTS

29432 Joy Road
Livonia, MI 48150



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

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination	Series 26	01/27/1997

General Industry/Product Exams

Exam	Category	Date
B Operations Professional Examination	Series 99TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination	Series 6	02/07/1983

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	01/30/1984

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 10/2014 - 02/2022	CORECAP INVESTMENTS, LLC	37068	Livonia, MI
B 01/2008 - 10/2014	KCD FINANCIAL, INC.	127473	LIVONIA, MI
B 12/2006 - 01/2008	QUESTAR CAPITAL CORPORATION	43100	DEARBORN, MI
B 11/2005 - 12/2006	USALLIANZ SECURITIES, INC.	40875	DEARBORN, MI
B 01/2004 - 11/2005	INTERVEST INTERNATIONAL EQUITIES CORPORATION	20289	DEARBORN, MI
B 11/1998 - 01/2004	USALLIANZ SECURITIES, INC.	40875	MINNEAPOLIS, MN
B 05/1998 - 10/1998	MML INVESTORS SERVICES, INC.	10409	SPRINGFIELD, MA
B 02/1983 - 06/1997	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ
B 02/1983 - 12/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	680	NEWARK, NJ

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
04/2022 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
01/2008 - Present	VFG & Associates	President & Founder	Y	Livonia, MI, United States
08/2001 - Present	GOODWIN, LADAMAN	AUTO HOME & COMMERCIAL	N	TAYLOR, MI, United States
05/1997 - Present	M&O MARKETING	AGENT - AGENT	N	DEARBORN, MI, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
10/2014 - 02/2022	CoreCap Investments	Registered Representative	Y	Southfield, MI, United States
10/2000 - 12/2020	L & G INSURANCE	COMMERCIAL P & C SALES	N	FARMINGTON HILLS, MI, 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.

- 1) 1. VinVonn LLC 2. Not investment related 3. 49661 Powell Ridge Ct., Plymouth, MI 48170 4. Rental Properties 5. Member of LLC 6. 7/28/2004 7. 5 hrs/mo 8. 0 hrs during trading 9. VinVonn LLC holds 4 condos, 2 houses, 1 strip mall. All are rental properties. 10. Rental - Lease agreements with tenants
- 2) 1. Goodwin Lademan & Associates 2. Property and Casualty Insurance 3. 6736 Allen Rd., Allen Park, MI 48101 4. Property Casualty Auto, Home Commercial 5. Insurance Agent 6. August of 2001 7. 4 hrs/mo 8. 4 hrs during trading 9. Sales of property and casualty insurance products, auto, home and commercial
- 3) 1. M & O Marketing 2. Insurance sales, fixed, index annuities, life insurance, long term care 3. The American Center, 27777 Franklin Rd., 7th Floor, Southfield, MI 48034 4. Insurance Sales Representative 5. Insurance Sales 6. 1998 7. 50 hrs/mo 8. 50 Hrs during trading 9. SALES OF INSURANCE PRODUCTS, FIXED, INDEX ANNUITIES, LIFE INSURANCE, LONG TERM CARE
- 4) 1. VFG Associates 2. Investment Related 3. Office of Employment Address 4. Insurance Sales 5. Owner 6. 1/2008 7. 12 hrs/mo 8. 6 hrs during trading 9. Fixed insurance & equity indexed annuities, life insurance, health and disability insurance
- 5) 1. VinVonn Plaza, LLC 2. Investment related 3. 49661 Powell Ridge Ct., Plymouth, MI 48170 4. Strip Mall Rentals of Commercial Leases 5. Member LLC 6. 09/2010 7. 1 hrs/mo 8. 0 hrs during trading 9. Member of LLC 10. Commercial Property Leases

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.
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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
Criminal	0	1	0
Termination	N/A	2	N/A



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.

Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Court Details:	POLICE DEPT LINCOLN PARK CASE #15038 LINCOLN PARK, MICHIGAN
Charge Date:	08/21/1970
Charge Details:	CHARGE - SIMPLE LARCENY \$8.00 FLOOR MAT LARCENY FROM BUILDING, MISDEMEANOR, PLEAD NOT GUILTY BUT WAS CONVICTED.
Felony?	No
Current Status:	Final
Status Date:	08/22/1970
Disposition Details:	\$100.00 FINE MISDEMEANOR CONVICTED 08/22/1970, 24 MONTHS PROBATION PAID FINE 8/22/1970
Broker Statement	I WAS WORKING PART-TIME AS A STOCK BOY IN HIGH SCHOOL. I WAS FOLLOWING ORDERS TO TAKE A BOX TO PICK-UP BY TEAM LEADER. LATER I WAS TOLD THE ITEM WAS NEVER PAID FOR BY SECURITY. THE ITEM WAS FLOOR MATS FOR HIS FRIENDS AUTO. MY TEAM LEADER DENIED THE FACT THAT HE ASKED ME TO DELIVER THE MATS. I DID NOT INTENTIONALLY STEAL THE FLOOR MATS NOR WAS I AWARE THIS WAS ON MY RECORDS. I WAS TOLD IT WOULD BE EXSPUNGED



AFTER 6 MONTHS. 28 YEARS IN THE INDUSTRY THIS IS THE FIRST TIME IT SHOWED UP.



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Employer Name: CoreCap Investments, LLC
Termination Type: Discharged
Termination Date: 02/17/2022
Allegations: RR misrepresented the use of the term "unsolicited" when completing firm paperwork.
Product Type: Annuity-Fixed

Reporting Source: Broker
Employer Name: CORECAP INVESTMENTS, LLC
Termination Type: Discharged
Termination Date: 02/17/2022
Allegations: RR MISREPRESENTED THE USE OF THE TERM "UNSOLICITED" WHEN COMPLETING FIRM PAPERWORK
Product Type: Annuity-Fixed
Broker Statement Client asked me to move penalty free withdraw of an nonperforming index annuity at 1% rate of return and move it to her existing fidelity account. I sed the term "UNsOLICITED" because the client asked me to handle the transaction. CoreCap said that the terminology was used during an annual review and was a misrepresentation.

Disclosure 2 of 2

Reporting Source: Broker
Employer Name: MML INVESTORS SERVICES, INC.
Termination Type: Voluntary Resignation
Termination Date: 10/02/1998
Allegations: FAILURE TO DISCLOSE LARCENY OF 8.00 FLOOR



MATS BLDG CHARGE ON 8/21/1970 & POSSESSION OF MAIJUANA CHARGE
10/31/1973 ON MY U-4.

Product Type:

Other

Other Product Types:

FAILURE TO DISCLOSE CRIMINAL CHARGES

Broker Statement

NO ACTIONS WERE TAKEN BY MML INVESTORS SERVICE
INC. PRIOR TO BEING NOTIFIED THAT THE CHARGES WERE STILL ON MY
RECORDS I WAS TRANSFERRING MY LICENSE TO LIFE USA SECURITIES.
I DID NOT INTENTIONALLY WITHHOLD THIS INFORMATION
ON MY U-4 APPLICATION. I WAS TOLD THAT THEY WERE EXPOSED FROM
MY RECORDS. SINCE THIS HAPPENED IN 1970 + 1973 I HAD
COMPLETELY FORGOT ABOUT THEM. I HAVE HELD MY LICENSE FOR
MANY
YEARS THIS IS THE FIRST TIME THEY EVER COME UP.

End of Report



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