

BrokerCheck Report

ALAN EDWARD KUZMA

CRD# 1066138

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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.

ALAN E. KUZMA

CRD# 1066138

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

- B** **MTL EQUITY PRODUCTS, INC.**
CRD# 15764
FOUNTAIN HILLS, AZ
07/2002 - 11/2005
- B** **LOCUST STREET SECURITIES, INC.**
CRD# 1703
DES MOINES, IA
04/1998 - 07/2002
- B** **W. S. GRIFFITH & CO., INC.**
CRD# 10410
HARTFORD, CT
11/1993 - 04/1998

Disclosure Events

This broker has been involved in one or more disclosure events involving certain final criminal matters, regulatory actions, civil judicial proceedings, or arbitrations or civil litigations.

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

The following types of disclosures have been reported:

Type	Count
Regulatory Event	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

Broker Qualifications



Registrations

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

This broker is not currently registered.



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, 1 general industry/product exam, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Representative Examination	Series 6	08/03/1985

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	09/10/2012
B Uniform Securities Agent State Law Examination	Series 63	07/14/1987

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 **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following securities firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 07/2002 - 11/2005	MTL EQUITY PRODUCTS, INC.	15764	FOUNTAIN HILLS, AZ
B 04/1998 - 07/2002	LOCUST STREET SECURITIES, INC.	1703	DES MOINES, IA
B 11/1993 - 04/1998	W. S. GRIFFITH & CO., INC.	10410	HARTFORD, CT
B 07/1986 - 11/1993	PHOENIX EQUITY PLANNING CORPORATION	3036	HARTFORD, CT
B 08/1985 - 06/1986	NML EQUITY SERVICES, INC.	2881	

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
01/2018 - Present	Capital Markets IQ	IAR REGISTERED REPRESENTATIVE	Y	Wilmington, DE, United States
10/2002 - Present	KUZMA FINANCIAL SERVICES	INSURANCE SALES	N	LINCOLN, NE, United States
10/2012 - 01/2018	GLOBAL FINANCIAL PRIVATE CAPITAL	INVESTMENT ADVISER REPRESENTATIVE	Y	SARASOTA, FL, United States

Disclosure Events



What you should know about reported disclosure events:

- 1. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions are separated by a solid line with the reporting source labeled.

For your convenience, below is a matrix of the number and status of regulatory 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.

	Final	On Appeal
Regulatory Event	1	0



Disclosure Event Details

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 involves a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	06/14/2007
Docket/Case Number:	2005003359101
Employing firm when activity occurred which led to the regulatory action:	MTL EQUITY PRODUCTS, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	NASD RULES 2110, 2210(B), 2210(D) - ALAN EDWARD KUZMA CONDUCTED FINANCIAL SERVICES WORKSHOPS AND HAD INVITATIONS THAT HE APPROVED SENT BY A MAILHOUSE TO PROSPECTIVE CUSTOMERS WITHOUT INFORMING HIS MEMBER FIRM AND HAVING THE INVITATIONS APPROVED BY A REGISTERED PRINCIPAL OF THE FIRM PRIOR TO USE. THE WORKSHOP INVITATIONS CONTAINED STATEMENTS THAT DID NOT INCLUDE ALL RELEVANT INFORMATION, WERE INCOMPLETE AND WERE NOT FAIR AND BALANCED.
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: 06/14/2007

Sanctions Ordered: Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, KUZMA CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE WAS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 20 BUSINESS DAYS. THE FINE IS DUE AND PAYABLE IMMEDIATELY UPON REASSOCIATION WITH A MEMBER FIRM FOLLOWING THE SUSPENSION OR PRIOR TO ANY REQUEST FOR RELIEF FROM ANY STATUTORY DISQUALIFICATION RESULTING FROM THIS OR ANY OTHER EVENT OR PROCEEDING, WHICHEVER IS EARLIER. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM JULY 2, 2007 THROUGH JULY 30, 2007.

Reporting Source: Firm

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS

Sanction(s) Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s) Sought: 20 DAY SUSPENSION/ \$5000.00 FINE

Date Initiated: 11/15/2005

Docket/Case Number: NASD AWC NO. 20050033591-01

Employing firm when activity occurred which led to the regulatory action: MTL EQUITY PRODUCTS, INC.

Product Type: No Product

Other Product Type(s):

Allegations: NASD ALLEGED VIOLATIONS OF RULES 2210(B), 2210(D) AND 2110 WITH



REGARD TO CERTAIN MATERIAL KUZMA CAUSED TO BE MAILED OUT TO THE PUBLIC IN CONNECTION WITH WORKSHOPS HE CONDUCTED WITHOUT THE KNOWLEDGE OR APPROVAL OF MTL EQUITY PRODUCTS, INC.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 06/13/2007

Sanctions Ordered: Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: 20-BUSINESS-DAY SUSPENSION

Reporting Source: Broker

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Date Initiated: 11/15/2005

Docket/Case Number: 20050033591-01

Employing firm when activity occurred which led to the regulatory action: MTL Equity Products, Inc

Product Type: No Product

Allegations: NASD Alleged violations of Rules 2210(B), 2210(D) and 2110 with regard to certain material Kuzma caused to be mailed out to the public in connection with workshops he conducted without the knowledge or approval of MTL Equity Products, Inc

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:	06/13/2007
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	20 Business Days
Start Date:	07/02/2007
End Date:	07/30/2007
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:	No
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	This FINRA sanction came over 18 months after I left MTL. MTL received a telephone call from the state banking and finance department concerning (i) a seminar flyer I sent by mail, and (ii) whether my employer was aware of the flyer and seminar. One sentence in the flyer stated, "we guarantee it will be time well spent." The state objected to the use of the word "guarantee" even though it was used in a broad and general context and did not imply any sort of investment results. MTL was aware of my seminar so the state quickly closed its investigation without any sanction. When MTL amended my Form U-5, it marked a box "asked



to resign" which triggered a FINRA review. Even though I was no longer with MTL, FINRA sanctioned me over 18 months later.

End of Report



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