BrokerCheck Report

Roy Philip Cavazos

CRD# 1348724

Section Title	Page(s)
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5 - 6
Disclosure Events	7

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.
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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.

Roy P. Cavazos

CRD# 1348724

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

B **NYLIFE DISTRIBUTORS LLC**
Huntington Beach, CA
CRD# 35350
Registered with this firm since: 04/26/2021

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
- 4 U.S. states and territories

This broker has passed:

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

Registration History

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

IA **MML INVESTORS SERVICES, LLC**
CRD# 10409
SPRINGFIELD, MA
07/2019 - 04/2021

B **MML INVESTORS SERVICES, LLC**
CRD# 10409
HOUSTON, TX
06/2019 - 04/2021

B **MML INVESTORS SERVICES, LLC**
CRD# 10409
SPRINGFIELD, MA
10/2008 - 04/2019

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
Customer Dispute	1

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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 4 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **NYLIFE DISTRIBUTORS LLC**

Main Office Address: **30 HUDSON STREET**
JERSEY CITY, NJ 07302

Firm CRD#: **35350**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	04/26/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	04/26/2021

	U.S. State/ Territory	Category	Status	Date
B	Louisiana	Agent	Approved	04/27/2021
B	Nebraska	Agent	Approved	04/26/2021
B	Oklahoma	Agent	Approved	04/26/2021
B	Texas	Agent	Approved	04/26/2021

Branch Office Locations

NYLIFE DISTRIBUTORS LLC
Huntington Beach, CA

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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, 3 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	General Securities Representative Examination	Series 7	12/20/1999
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	04/01/1985

State Securities Law Exams

Exam		Category	Date
B	Uniform Securities Agent State Law Examination	Series 63	06/24/1985

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/.

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Broker Qualifications

Professional Designations

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner
Chartered Financial Consultant

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.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	07/2019 - 04/2021	MML INVESTORS SERVICES, LLC	10409	HOUSTON, TX
B	06/2019 - 04/2021	MML INVESTORS SERVICES, LLC	10409	HOUSTON, TX
B	10/2008 - 04/2019	MML INVESTORS SERVICES, LLC	10409	SPRINGFIELD, MA
B	02/2004 - 10/2008	MML DISTRIBUTORS, LLC	38030	ENFIELD, CT
B	07/2003 - 02/2004	WACHOVIA SECURITIES, LLC	19616	ST. LOUIS, MO
IA	07/2003 - 02/2004	WACHOVIA SECURITIES, LLC	19616	HOUSTON, TX
B	04/2000 - 07/2003	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY
IA	04/2000 - 07/2003	PRUDENTIAL SECURITIES INCORPORATED	7471	HOUSTON, TX
B	04/1999 - 02/2000	BANK UNITED SECURITIES CORP.	30288	HOUSTON, TX
B	01/1999 - 04/1999	GUARDIAN INVESTOR SERVICES CORPORATION	6635	NEW YORK, NY
B	04/1995 - 02/1999	ASCEND FINANCIAL SERVICES, INC.	15296	ST. PAUL, MN
B	01/1993 - 03/1995	NEW ENGLAND SECURITIES	615	NEW YORK, NY
B	04/1985 - 01/1993	MONY SECURITIES CORP.	4386	NEW YORK, NY

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
04/2021 - Present	New York Life	Senior Associate	Y	Houston, TX, United States
06/2019 - 04/2021	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	HOUSTON, TX, United States

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Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
04/2019 - 04/2021	MASS MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	HOUSTON, TX, United States
10/2008 - 04/2019	MML INVESTORS SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	HOUSTON, TX, United States
02/2004 - 04/2019	MASSMUTUAL FINANCIAL GROUP	AGENT	Y	HOUSTON, TX, 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.

Westhaven HOA; not investment related; HOA Board position- Treasurer; 2 hours per month not during normal business hours.

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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
Customer Dispute	0	1	N/A

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Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MUTUAL OF NEW YORK
Allegations:	BREACH OF CONTRACT; NEGLIGENT MISREPRESENTATION, UNJUST ENRICHMENT. 8/91 TOOK APP. FOR $200,000 OF GROUP TERM LIFE AND $60 SEMI ANN. PREMIUM FOR [CUSTOMER]; CASE DECLINED BY MONY ON 8/24/91 AND PREMIUM REFUNDED. [CUSTOMER] DIED IN MID SEPTEMBER 1991; [SPOUSE] NOTIFIED; SUED 11/94; CASE SETTLED 10/96.
Product Type:	Insurance
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	11/09/1994
Complaint Pending?	No
Status:	Litigation Settled
Status Date:	10/09/1996
Settlement Amount:	$37,000.00
Individual Contribution Amount:	$0.00

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Civil Litigation Information

Court Details:	DISTRICT; HARRIS COUNTY, TX; CASE # 94-044889
Date Notice/Process Served:	11/09/1994
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	10/05/1996
Monetary Compensation Amount:	$37,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I WAS "NON-SUITED" OR REMOVED FROM LAWSUIT WITH PLAINTIFFS DISMISSING CAUSE OF ACTION ALLEGING ISSUES IN #5 ABOVE AGAINST ME AND MONY LIFE OF AMERICA, AND MONY (MUTUAL OF NEW YORK).

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End of Report

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