

BrokerCheck Report

RANDY SCOTT SCOTT FINE

CRD# 2088792

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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.

**RANDY SCOTT S. FINE**

CRD# 2088792

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

- B** **PARK AVENUE SECURITIES LLC**
 1101 WORCESTER ROAD
 FRAMINGHAM, MA 01701
 CRD# 46173
 Registered with this firm since: 05/03/1999

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
- 38 U.S. states and territories

This broker has passed:

- 2 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):

- B** **GUARDIAN INVESTOR SERVICES CORPORATION**
 CRD# 6635
 NEW YORK, NY
 06/1993 - 05/1999
- B** **METLIFE SECURITIES INC.**
 CRD# 14251
 SPRINGFIELD, MA
 04/1993 - 05/1993
- B** **METROPOLITAN LIFE INSURANCE COMPANY**
 CRD# 4095
 NEW YORK, NY
 04/1993 - 05/1993

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

Employment 1 of 1

Firm Name: **PARK AVENUE SECURITIES LLC**

Main Office Address: **10 HUDSON YARDS
NEW YORK, NY 10001**

Firm CRD#: **46173**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	05/03/1999
B	FINRA	Investment Co./Variable Contracts Prin	Approved	05/03/1999
B	FINRA	General Securities Representative	Approved	08/20/2002
B	FINRA	General Securities Principal	Approved	11/12/2002

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	08/13/2025
B	Arizona	Agent	Approved	05/19/2020
B	California	Agent	Approved	06/26/2018
B	Colorado	Agent	Approved	10/10/2023
B	Connecticut	Agent	Approved	05/03/1999
B	District of Columbia	Agent	Approved	12/07/2022
B	Florida	Agent	Approved	11/22/1999
B	Georgia	Agent	Approved	10/05/2018
B	Hawaii	Agent	Approved	09/06/2023

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Illinois	Agent	Approved	06/24/2019
B	Indiana	Agent	Approved	01/05/2024
B	Iowa	Agent	Approved	06/15/2020
B	Kansas	Agent	Approved	11/12/2025
B	Kentucky	Agent	Approved	07/20/2015
B	Maine	Agent	Approved	08/21/2002
B	Maryland	Agent	Approved	08/30/2018
B	Massachusetts	Agent	Approved	05/03/1999
B	Michigan	Agent	Approved	06/19/2018
B	Minnesota	Agent	Approved	08/02/2023
B	New Hampshire	Agent	Approved	11/18/1999
B	New Jersey	Agent	Approved	09/13/2002
B	New Mexico	Agent	Approved	10/03/2018
B	New York	Agent	Approved	09/13/2002
B	North Carolina	Agent	Approved	07/27/2005
B	North Dakota	Agent	Approved	12/19/2023
B	Ohio	Agent	Approved	03/12/2018
B	Oklahoma	Agent	Approved	07/13/2022
B	Oregon	Agent	Approved	01/07/2019
B	Pennsylvania	Agent	Approved	09/13/2002
B	Rhode Island	Agent	Approved	08/02/2001



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	South Carolina	Agent	Approved	06/26/2018
B	Tennessee	Agent	Approved	03/05/2021
B	Texas	Agent	Approved	04/05/2013
B	Utah	Agent	Approved	07/31/2020
B	Vermont	Agent	Approved	11/05/2020
B	Virginia	Agent	Approved	07/01/2004
B	Washington	Agent	Approved	01/08/2024
B	Wisconsin	Agent	Approved	08/31/2021

Branch Office Locations

PARK AVENUE SECURITIES LLC
1101 WORCESTER ROAD
FRAMINGHAM, MA 01701



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

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	11/11/2002
B Investment Company Products/Variable Contracts Principal Examination	Series 26	10/01/1997

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	08/19/2002
B Investment Company Products/Variable Contracts Representative Examination	Series 6	04/16/1993

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	04/23/1993

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 06/1993 - 05/1999	GUARDIAN INVESTOR SERVICES CORPORATION	6635	NEW YORK, NY
B 04/1993 - 05/1993	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA
B 04/1993 - 05/1993	METROPOLITAN LIFE INSURANCE COMPANY	4095	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
11/2014 - Present	GUARDIAN LIFE INSURANCE CO	OTHER - FIELD REP	Y	JERICO, NY, United States
11/2014 - Present	PARK AVENUE SECURITIES LLC	OTHER - REPRESENTATIVE	Y	JERICO, NY, United States
05/1999 - Present	PARK AVENUE SECURITIES LLC	OTHER - REPRESENTATIVE	Y	NEW YORK, NY, United States
05/1993 - Present	GUARDIAN LIFE INSURANCE COMPANY	OTHER - FIELD REP.	N	NEW YORK, NY, 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). Insurance sales-Insurance products sales through Innovative Underwriters and related carriers,
 Start: 05/15/1993,
 Address: 1101 Worcester Road Framingham MA 01701,
 5 total hours per month; 5 during securities trading hours,
 Investment related,
 Less than 10% annual compensation,



Registration and Employment History

Other Business Activities, continued

2) SPLIT COMMISSIONS-I assist the agency in writing Guardian and IU life and health insurance business and split the case with the licensed entity,

Start: 01/01/2004,

Address: Mackintire Insurance Agency 11 West Main Street Westboro, MA 01581,

The Signature B & B Companies 501 Franklin Avenue Garden City, NY 11530,

3 total hours per month; 3 during securities trading hours,

Investment related,

Less than 10% annual compensation,

3) Robert Fine and Randy S. Fine Insurance LLC-LLC was established when Randy Fine joined Robert Fine as a partner at Robert Fine & Associates,

Start: 02/27/2004,

Address: 1101 Worcester Rd Framingham MA 01701,

0 total hours per month,

Not investment related,

No annual compensation,

4.) Trustee of Michele Lee Fine 2021 Trust- trustee for my wife established for the benefit of my 4 children,

Start date: 06/21/2021,

Address: 3 Hemlock Drive Brookville, NY 11545,

0 total hours per month 0 during securities trading hours,

Investment related,

No annual compensation,

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
Customer Dispute	0	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.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Park Avenue Securities LLC
Allegations:	Client alleges that the purchase of two variable annuities were unsuitable and that the registered representative did not explain the tax ramifications of the product. Client is requesting for the contracts to be rescinded without the imposition of any surrender charges and a full refund of all premiums paid to date.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE GREATER THAN \$5,000.
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: 02/17/2017



Complaint Pending? No

Status: Denied

Status Date: 05/23/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement The Firm found no basis to the customer complaint.

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PARK AVENUE SECURITIES LLC

Allegations: CLIENTS ALLEGE THAT EVEN THOUGH THEY SIGNED ALL THE VARIABLE ANNUITY APPLICATION DOCUMENTS OVER SIX YEARS AGO IN SEPTEMBER 1999, THEY BELIEVED THAT PARK AVENUE SECURITIES ("PAS") REGISTERED REPRESENTATIVE, RANDY FINE, WAS OFFERING THEM MUTUAL FUNDS. CLIENTS ALLEGE LOSSES OF \$81,755.85 PLUS INTEREST.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$81,755.85

Customer Complaint Information

Date Complaint Received: 01/31/2006

Complaint Pending? No

Status: Denied

Status Date: 04/04/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement PAS REVIEWED THE CUSTOMERS ALLEGATIONS AND DETERMINED THEY WERE WITH OUT MERIT. THE CLAIM IS DENIED.

End of Report



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