

## BrokerCheck Report

**DARIUS GREGORY MICHALSKI**

CRD# 2520180

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	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.

**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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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).

**DARIUS G. MICHALSKI**

CRD# 2520180

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

- B LPL FINANCIAL LLC**  
 461 FROM RD STE 385  
 3RD FLOOR  
 PARAMUS, NJ 07652  
 CRD# 6413  
 Registered with this firm since: 11/07/2014

**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
- 18 U.S. states and territories

**This broker has passed:**

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

**Registration History**

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

- B AMERICAN WEALTH MANAGEMENT, INC.**  
 CRD# 25536  
 UPPER SADDLE RIVER, NJ  
 08/2014 - 11/2014
- B CANTELLA & CO., INC.**  
 CRD# 13905  
 UPPER SADDLE RIVER, NJ  
 01/2003 - 08/2014
- B RAYMOND JAMES FINANCIAL SERVICES, INC.**  
 CRD# 6694  
 ST. PETERSBURG, FL  
 08/2000 - 12/2002

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

### Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY  
FORT MILL, SC 29715**

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	11/07/2014
B	FINRA	General Securities Representative	Approved	11/07/2014

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	05/28/2015
B	California	Agent	Approved	01/06/2015
B	Colorado	Agent	Approved	08/03/2016
B	Connecticut	Agent	Approved	01/06/2015
B	Florida	Agent	Approved	01/08/2015
B	Illinois	Agent	Approved	05/06/2019
B	Maryland	Agent	Approved	02/01/2021
B	Massachusetts	Agent	Approved	06/17/2015
B	Michigan	Agent	Approved	01/06/2015
B	Minnesota	Agent	Approved	07/29/2018
B	New Jersey	Agent	Approved	11/07/2014

## Broker Qualifications



### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	New Mexico	Agent	Approved	05/01/2024
B	New York	Agent	Approved	01/29/2015
B	Pennsylvania	Agent	Approved	01/24/2018
B	Puerto Rico	Agent	Approved	05/04/2020
B	South Carolina	Agent	Approved	10/14/2016
B	Texas	Agent	Approved	03/01/2016
B	Virgin Islands	Agent	Approved	01/07/2015

### Branch Office Locations

**LPL FINANCIAL LLC**  
461 FROM RD STE 385  
3RD FLOOR  
PARAMUS, NJ 07652

---



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

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> General Securities Principal Examination	Series 24	06/27/2001

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	05/22/1995

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	10/21/1996

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/](http://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>B</b> 08/2014 - 11/2014	AMERICAN WEALTH MANAGEMENT, INC.	25536	UPPER SADDLE RIVER, NJ
<b>B</b> 01/2003 - 08/2014	CANTELLA & CO., INC.	13905	UPPER SADDLE RIVER, NJ
<b>B</b> 08/2000 - 12/2002	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	ST. PETERSBURG, FL
<b>B</b> 12/1996 - 07/2000	EDWARD JONES	250	ST. LOUIS, MO
<b>B</b> 05/1995 - 12/1996	PRUCO SECURITIES CORPORATION	5685	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
10/2014 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	PARAMUS, NJ, 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. 11/07/2014 - SADDLE RIVER INVESTMENT SERVICES/ DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)/ 100%/ PARAMUS, NJ
2. 11/07/2014 - REAL ESTATE RENTAL/ RENTAL PROPERTY OWNER/ 5%/ SUMMIT, NJ
3. 10/26/2022 - Equitable Development Partners EV Intelligence - Investment Related - Summit NJ 07901 - Real Estate Rental - Start Date: 10/01/2022 - 10 Hours Per Month/1 Hour During Securities Trading - I am a part owner/investor in multi dwelling development company engaged in planning and development of sustainable buildings.



## 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	4	N/A
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.

### 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 2

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	CANTELLA & CO.,
<b>Allegations:</b>	"BROKER MICHALSKI BREACHED HIS FIDUCIARY DUTY TO HIS CLIENTS BY MAKING INAPPROPRIATE TRADES DESIGNED TO ACHIEVE HIS OBJECTIVE OF GENERATING COMMISSIONS." CLIENT STATES ACTIVITY OCCURRED FROM MARCH 2009 THROUGH THE END OF 2011.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$450,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	IN LETTER CLIENT CLAIMS LOSSES OF OVER \$450,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	09/26/2012
<b>Complaint Pending?</b>	No
<b>Status:</b>	Evolved into Arbitration/CFTC reparation (the individual is a named party)



**Status Date:** 10/12/2012

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 13-00231

**Date Notice/Process Served:** 01/25/2013

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/31/2014

**Monetary Compensation Amount:** \$275,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THE CUSTOMER FIRST SENT A WRITTEN COMPLAINT THROUGH COUNSEL. CANTELLA NOTIFIED CUSTOMER THEY WERE INVESTIGATING THE MATTER. CUSTOMER THEN FILED AN ARBITRATION. THE CASE SETTLED ON MARCH 31, 2014.

### Disclosure 2 of 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES FINANCIAL SERVICES, INC

**Allegations:** CLAIMANT ALLEGES UNAUTHORIZED TRADING, UNSUITABILITY, FRAUD AND BREACH OF FIDUCIARY DUTY. INCIDENT DATES: 02/01 - 10/03.

**Product Type:** Equity - OTC

**Alleged Damages:** \$3,474.37

### Customer Complaint Information

**Date Complaint Received:** 12/22/2004



**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 12/22/2004

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD 04-08436

**Date Notice/Process Served:** 12/22/2004

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 01/28/2005

**Monetary Compensation Amount:** \$4,000.00

**Individual Contribution Amount:** \$4,000.00

**Firm Statement** AMOUNT REFLECTED UNDER INDIVIDUAL CONTRIBUTION IS AMOUNT THE FA IS REQUIRED TO PAY PURSUANT TO CONTRACT SIGNED BY INDIVIDUAL. NO LONGER REPORTABLE, PLEASE ARCHIVE.

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES FINANCIAL SERVICES, INC.

**Allegations:** ALLEGATIONS OF UNAUTHORIZED TRADING, UNSUITABLE TRANSACTIONS, FROUD AND BREACH OF FIDUCIARY DUTY.

**Product Type:** Equity - OTC

**Alleged Damages:** \$3,474.37

### Customer Complaint Information

**Date Complaint Received:** 12/22/2004



**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 02/09/2005

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD 04-08426

**Date Notice/Process Served:** 12/22/2004

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 02/09/2005

**Monetary Compensation Amount:** \$4,000.00

**Individual Contribution Amount:** \$4,000.00

**Broker Statement** MATTER WAS SETTLED TO AVOID THE COSTS AND HAZARDS OF LITIGATION WITHOUT ADMITTING OR DENYING THE ALLEGATIONS ALUDED TO.



## 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

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	CANTELLA & CO INC
<b>Allegations:</b>	THE CLIENT ALLEGES THAT MR. MICHALSKI LEAD HER TO BELIEVE THAT HER INVESTMENTS WERE GUARANTEED
<b>Product Type:</b>	Other: INVESTMENT PORTFOLIO
<b>Alleged Damages:</b>	\$28,171.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	CLIENT ALLEGES THAT HER PORTFOLIO HAS DECREASED BY THE 6% HER REP GUARANTEED HER WHICH REPRESENTS THE AMOUNT NOTED ABOVE
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/27/2011
<b>Complaint Pending?</b>	No
<b>Status:</b>	Withdrawn
<b>Status Date:</b>	05/23/2011
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	CLIENT SENT AN EMAIL TO MR. MICHALSKI STATING THAT SHE BELIEVED HER INVESTMENTS WERE GUARANTEED AND THAT SHE NEEDED SECURITY IN HER INVESTMENTS. DURING A BRANCH OFFICE VISIT BY TWO MEMBERS OF CANTELLA'S HOME OFFICE AND IN THE PRESENCE OF



MR. MICHALSKI, THE CLIENT DISCLOSED THAT SHE WAS UPSET WITH HER BOYFRIEND (WHO IS A GOOD FRIEND OF MR. MICHALSKI'S) OVER A PERSONAL MATTER WHICH WAS NOT RELATED TO THE REP OR TO THE FIRM AT ALL. THE CLIENT STATED IN PERSON AND IN WRITING THAT THE EMAIL SHE ORIGINALLY SENT WAS SENT IN ERROR AND THAT SHE WANTED TO RETRACT IT IMMEDIATELY. ADDITIONALLY, THE CLIENT REQUESTED VIA HER ATTORNEY TO STOP THIS EMAIL DISCLOSURE SINCE IT WAS NOT INTENDED TO BE READ BY THE FIRM. IT WAS CONFIRMED THAT SHE IN FACT IS A KNOWLEDGABLE INVESTOR WHO WAS WELL AWARE OF THE INVESTMENT ACTIVITY WITHIN HER ACCOUNT AND ALSO CONFIRMED THAT IT WAS IN LINE WITH HER GOAL OF SPECULATION. SHE WAS ASKED TO SEND AN EMAIL CONFIRMING OUR CONVERSATION, RETRACTING HER COMPLAINT, WHICH SHE HAS DONE.

## Disclosure 2 of 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** RAYMON JAMES FINANCIAL SERVICES, INC

**Allegations:** CLAIMANT, A 65 YEAR OLD POLISH IMMIGRANT WHO STATES SHE HAS VERY LITTLE SECURITIES KNOWLEDGE, MET HER FA AS A RESULT OF AN ARTICLE PRINTED IN A POLISH PERIODICAL IN 2000. CLAIMANT ALLEGES SHE TOLD HER FA, DARIUS MICHALSKI, SHE WANTED SAFE INVESTMENTS THAT WOULD PROVIDE A STEADY STREAM OF INCOME. CLAIMANT STATES THE FA MADE SEVERAL UNSUITABLE TRANSACTIONS IN HER ACCOUNT WITHOUT AUTHORIZATION.

**Product Type:** Equity - OTC

**Alleged Damages:** \$5,767.45

## Customer Complaint Information

**Date Complaint Received:** 11/27/2006

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 09/27/2007

**Settlement Amount:**

**Individual Contribution Amount:**



**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES FINANCIAL SERVICES, INC

**Allegations:** CLAIMANT, A 65 YR OLD POLISH IMMIGRANT WHO STATES SHE HAS VERY LITTLE SECURITIES KNOWLEDGE, MET HER FA AS A RESULT OF AN ARTICLE PRINTED IN A POLISH PERIODICAL IN 2000. CLAIMANT ALLEGES SHE TOLD HER FA, DARIUS MICHALSKI, SHE WANTED SAFE INVESTMENTS THAT WOULD PROVIDE A STEADY STREAM OF INCOME. CLAIMANT STATES THE FA MADE SEVERAL UNSUITABLE TRANSACTIONS IN HER ACCOUNT WITHOUT AUTHORIZATION.

**Product Type:** Equity - OTC

**Alleged Damages:** \$5,767.45

### **Customer Complaint Information**

**Date Complaint Received:** 11/27/2006

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 09/27/2007

**Settlement Amount:**

**Individual Contribution Amount:**





## 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:** Broker

**Employer Name:** EDWARD JONES

**Termination Type:** Discharged

**Termination Date:** 06/28/2000

**Allegations:** INAPPROPRIATE CONDUCT DURING EDWARD JONES SPONSORED EVENT INVOLVING BRINGING A GUEST. I BROUGHT MY FIANCEE AND WAS CONSIDERED TO BE IN VIOLATION OF FIRM POLICY STATING THAT NO GUESTS WERE ALLOWED TO ATTEND COMPANY SPONSORED EVENT.

**Product Type:** No Product

**Other Product Types:**

**Broker Statement** MY REGIONAL LEADER ACCUSED ME OF INAPPROPRIATE CONDUCT AND NOT FOLLOWING FIRM POLICIES REGARDING BRINGING A GUEST. IN FACT, I BROUGHT MY FIANCE TO THE ANNUTAL EVENT WHICH WAS IN VIOLATION OF FIRM POLICY. ANOTHER REGIONAL LEADER DID NOT SEE ANYTHING WRONG BUT MY REGIONAL LEADER REPORTED ME FOR VIOLATIONS OF FIRM POLICIES.I APPEALED THAT DECISION TO THE PRESIDENT OFFICE AND STIL AWAITING RESULTS

### Disclosure 2 of 2

**Reporting Source:** Broker

**Employer Name:** THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

**Termination Type:** Permitted to Resign

**Termination Date:** 11/22/1996

**Allegations:** N/A  
INVESTIGATION BEGA NUPON NOTIFICATION THAT MR. MICHALSKI HAD BEEN REFERENCED IN AN ANONYMOUS COMPLAINT LETTER TO THE NEW YORK DEPT OF INS. CONCERNING QUESTIONABLE BUSINESS PRACTICES.

**Product Type:**



**Other Product Types:**

**Broker Statement**

PRIOR TO ANY DETERMINATION OF THE INTERNAL  
REVIEW, MR. MICHALSKI SUBMITTED HIS RESIGNATION ON 11/22/96.  
THE INTERNAL INVESTIGATION REVIEWED ALLEGED SALES PRACTICES  
VIOLATIONS, HOWEVER WAS CONCLUDED WITH NO SPECIFIC FINDINGS.  
Not Provided

## End of Report



**This page is intentionally left blank.**