

BrokerCheck Report

CURT GIACOBBE

CRD# 2682776

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



Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

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:

- o 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
- o 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.



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.](http://www.finra.org)

Thank you for using FINRA BrokerCheck.

CURT GIACOBBE

CRD# 2682776

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
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

- B MML INVESTORS SERVICES, LLC**
CRD# 10409
MELVILLE, NY
03/2012 - 12/2019
- B NYLIFE SECURITIES LLC**
CRD# 5167
JERICHO, NY
02/2011 - 02/2012
- B SIGNATOR INVESTORS, INC.**
CRD# 468
NEW YORK, NY
08/2010 - 01/2011

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
Regulatory Event	1
Customer Dispute	3
Termination	1
Judgment/Lien	3

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) 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 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.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

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	01/07/2005
B Investment Company Products/Variable Contracts Representative Examination	Series 6	12/05/1995

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	02/17/2005
B Uniform Securities Agent State Law Examination	Series 63	12/05/1995

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 03/2012 - 12/2019	MML INVESTORS SERVICES, LLC	10409	MELVILLE, NY
B 02/2011 - 02/2012	NYLIFE SECURITIES LLC	5167	JERICHO, NY
B 08/2010 - 01/2011	SIGNATOR INVESTORS, INC.	468	NEW YORK, NY
B 03/2008 - 09/2010	MML INVESTORS SERVICES, INC.	10409	STAMFORD, CT
B 03/2005 - 03/2008	METLIFE SECURITIES INC.	14251	ROSLYN, NY
B 03/2005 - 07/2007	METROPOLITAN LIFE INSURANCE COMPANY	4095	UTICA, NY
B 01/2005 - 03/2005	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
B 01/2005 - 03/2005	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
B 12/1995 - 01/1999	HORNOR, TOWNSEND & KENT, INC.	4031	HORSHAM, PA

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
03/2012 - Present	MML INVESTORS SERVICES	REGISTERED REPRESENTATIVE	Y	WOODBURY, NY, United States
02/2012 - Present	MASS MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	WOODBURY, NY, United States
10/2011 - 02/2012	EAGLE STRATEGIES LLC	INVESTMENT ADVISOR	Y	MELVILLE, NY, United States
02/2011 - 02/2012	NYLIFE SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	MELVILLE, NY, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
01/2011 - 02/2012	NEW YORK LIFE INSURANCE COMPANY	AGENT	Y	MELVILLE, 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.

NAME: THE C.GIACBBE GROUP, INC INV REL: Y ADD: 112 DIANE CIRCLE LITTLE DALLS NY 13365 NATURE: INDIVIDUAL LIFE/HEALTH, GROUP LIFE/HEALTH POSITION: AGENT START DATE: 09/2016 NO HRS/MO:10 NO HRS/MO DUR TRADING: 10



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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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
Regulatory Event	0	1	0
Customer Dispute	1	2	N/A
Termination	N/A	1	N/A
Judgment/Lien	3	N/A	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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	08/03/2020
Docket/Case Number:	2020065067201
Employing firm when activity occurred which led to the regulatory action:	N/A
Product Type:	No Product
Allegations:	Respondent Giacobbe failed to respond to FINRA request for information.
Current Status:	Final
Resolution:	Letter
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: 11/06/2020

Sanctions Ordered: Bar (Permanent)

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?
No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 2

Sanction Type: Bar (Permanent)
Capacities Affected: All Capacities
Duration: Indefinite
Start Date: 11/06/2020

End Date:

Sanction 2 of 2

Sanction Type: Suspension
Capacities Affected: All capacities
Duration: n/a
Start Date: 08/27/2020
End Date: 11/05/2020

Regulator Statement

Pursuant to FINRA Rule 9552(h) and in accordance with FINRA's Notice of Suspension and Suspension from Association letters dated August 3, 2020 and August 27, 2020, respectively, on November 6, 2020, Giacobbe is barred from association with any FINRA member in all capacities. Giacobbe failed to request termination of his suspension within three months of the date of the Notice of Suspension; therefore, he is automatically barred from association with any FINRA member in all capacities.





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:	MML INVESTORS SERVICES, LLC
Allegations:	The complainant alleges that the annuities sold to him and his wife in 2014 were misrepresented.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No specific damage amount was alleged and the Firm was unable to make a good faith determination that potential damages would be under \$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:	08/25/2016
Complaint Pending?	No
Status:	Denied
Status Date:	08/31/2016
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	Internal case #201625782.

Disclosure 2 of 2



Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: METLIFE

Allegations: CUSTOMER ALLEGES THE REPRESENTATIVE'S RECOMMENDATION TO PURCHASE A VARIABLE ANNUITY IN NOVEMBER 2007 AND MUTUAL FUNDS IN OCTOBER 2007 WAS NOT SUITABLE.

Product Type: Annuity(ies) - Variable

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: \$75,000.00

Customer Complaint Information

Date Complaint Received: 04/01/2009

Complaint Pending? No

Status: Denied

Status Date: 04/20/2009

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: METLIFE

Allegations: CUSTOMER ALLEGES THE REPRESENTATIVE'S RECOMMENDATION TO PURCHASE A VARIABLE ANNUITY IN NOVEMBER 2007 AND MUTUAL FUNDS IN OCTOBER 2007 WAS NOT SUITABLE

Product Type: Annuity(ies) - Variable

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: \$75,000.00

Customer Complaint Information

Date Complaint Received: 04/01/2009

Complaint Pending? No



Status: Denied

Status Date: 04/20/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement

I WAS A SALES MANAGER AT THE TIME AND DID NOT ACTIVELY PARTICIPATE IN THE SALE, NOR DID I SIGN THE ANNUITY APPLICATION AS A SOLICITING OR SERVICING PRODUCER,IN ADDITION I WAS NOT THE AGENCY'S REGISTERED PRINCIPAL.



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES, LLC
Allegations:	The complainant alleges that in or around 2014, the rep made unsuitable recommendations and recommended investments that were not consistent with the complainant's risk tolerance.
Product Type:	Mutual Fund
Alleged Damages:	\$50,000.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are said to be approximate, plus interest and costs.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	21-01896
Filing date of arbitration/CFTC reparation or civil litigation:	07/26/2021

Customer Complaint Information

Date Complaint Received:	07/27/2021
Complaint Pending?	Yes
Settlement Amount:	



**Individual Contribution
Amount:**

Firm Statement

Internal case #202107280184.



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 1

Reporting Source:	Firm
Employer Name:	Massachusetts Mutual Life Insurance Company
Termination Type:	Voluntary Resignation
Termination Date:	12/16/2019
Allegations:	Internal review into a potentially undisclosed outside activity involving a non-broker dealer customer.
Product Type:	Promissory Note



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	APPLIED CARD BANK
Judgment/Lien Amount:	\$4,319.00
Judgment/Lien Type:	Civil
Date Filed with Court:	08/03/2006
Date Individual Learned:	10/01/2006
Type of Court:	State Court
Name of Court:	HERKIMER COUNTY COURT
Location of Court:	HERKIMER, NY
Docket/Case #:	83899
Judgment/Lien Outstanding?	Yes
Broker Statement	IN DISPUTE

Disclosure 2 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	MARY IMOGENE BASSETT HOSPITAL
Judgment/Lien Amount:	\$7,996.00
Judgment/Lien Type:	Civil
Date Filed with Court:	08/17/2006
Date Individual Learned:	10/30/2006
Type of Court:	State Court
Name of Court:	COOPERSTOWN COUNTY COURT
Location of Court:	COOPERSTOWN, NY
Docket/Case #:	83969
Judgment/Lien Outstanding?	Yes
Broker Statement	IN DISPUTE

**Disclosure 3 of 3**

Reporting Source:	Broker
Judgment/Lien Holder:	ATLANTIC PARTNERS FINANCIAL GROUP
Judgment/Lien Amount:	\$49,762.00
Judgment/Lien Type:	Civil
Date Filed with Court:	09/13/2012
Date Individual Learned:	10/15/2012
Type of Court:	State Court
Name of Court:	SUPREME COURT OF THE STATE OF NY
Location of Court:	SUFFOLK, NY
Docket/Case #:	1106908
Judgment/Lien Outstanding?	Yes
Broker Statement	STIPULATION OF SETTLEMENT

End of Report



This page is intentionally left blank.