BrokerCheck Report

Howard Crockett III

CRD# 3022729

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.
-

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.

Howard Crockett III

CRD# 3022729

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
- 7 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

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

B **NYLIFE SECURITIES LLC**
CRD# 5167
NEW YORK, NY
12/2023 - 02/2026

B **NYLIFE DISTRIBUTORS LLC**
CRD# 35350
JERSEY CITY, NJ
10/2019 - 11/2023

B **GLOBAL ATLANTIC DISTRIBUTORS, LLC**
CRD# 8326
HARTFORD, CT
02/2018 - 10/2019

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
Regulatory Event	1
Customer Dispute	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

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

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.

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

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, 7 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	Direct Participation Programs Representative Examination	Series 22TO	01/02/2023
B	Operations Professional Examination	Series 99TO	01/02/2023
B	Investment Company Products/Variable Contracts Representative Examination	Series 6TO	01/02/2023
B	Municipal Securities Representative Examination	Series 52TO	01/02/2023
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	Futures Managed Funds Examination	Series 31	04/06/2001
B	General Securities Representative Examination	Series 7	11/22/2000

State Securities Law Exams

Exam		Category	Date
B IA	Uniform Combined State Law Examination	Series 66	11/29/2025

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/.

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

Broker Qualifications

Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.

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.

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 12/2023 - 02/2026	NYLIFE SECURITIES LLC	5167	NEW YORK, NY
B 10/2019 - 11/2023	NYLIFE DISTRIBUTORS LLC	35350	JERSEY CITY, NJ
B 02/2018 - 10/2019	GLOBAL ATLANTIC DISTRIBUTORS, LLC	8326	HARTFORD, CT
B 01/2014 - 01/2018	NATIONWIDE INVESTMENT SERVICES CORPORATION	7110	COLUMBUS, OH
B 08/2011 - 01/2013	JACKSON NATIONAL LIFE DISTRIBUTORS LLC	40178	FRANKLIN, TN
B 04/2008 - 06/2011	MBSC SECURITIES CORPORATION	231	NEW YORK, NY
B 02/2002 - 04/2008	OPPENHEIMERFUNDS DISTRIBUTOR, INC.	7834	NEW YORK, NY
B 03/2001 - 12/2001	MORGAN STANLEY DW INC.	7556	PURCHASE, NY
B 11/2000 - 03/2001	CHASE INVESTMENT SERVICES CORP.	25574	CHICAGO, IL

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
12/2023 - Present	NYLIFE SECURITIES LLC	REGISTERED REP	Y	GERMANTOWN, TN, United States
11/2023 - Present	New York Life Insurance Co	Agent	Y	Germantown, TN, United States
10/2019 - 10/2023	NYLIFE SECURITIES LLC	Registered Rep	Y	Mount Juliet, TN, United States
10/2019 - 10/2023	New York Life	Senior Associate	Y	Mount Juliet, TN, United States

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
01/2018 - 10/2019	GLOBAL ATLANTIC DISTRIBUTORS LLC	External Wholesaler	Y	HARTFORD, CT, United States
01/2018 - 10/2019	GLOBAL ATLANTIC FINANCIAL GROUP	External Wholesaler	Y	HARTFORD, CT, United States
11/2013 - 12/2017	NATIONWIDE INVESTMENT SERVICES CORPORATION	RVP	Y	COLUMBUS, OH, 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.

[Insurance Brokering; Appointed with outside carriers for the purpose of brokering non-registered insurance products; 6815 Poppler Ave Germantown TN 38138; Start Date: 11/2023; Role/Title: Insurance Broker; Investment related; 10 hours per month; 10 hours per month during securities trading hours; Appointed with outside carriers for the purpose of brokering non-registered products]

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

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
Regulatory Event	0	1	0
Customer Dispute	1	0	N/A

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

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.

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:	Other: N/A
Date Initiated:	10/29/2026
Docket/Case Number:	2026900000201
Employing firm when activity occurred which led to the regulatory action:	NYLIFE Securities LLC
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Crockett consented to the sanctions and to the entry of findings that he engaged in an outside business activity (OBA) without disclosing the activity to his member firm. The findings stated that Crockett provided business consulting services to a company which was owned and operated by a customer of his firm. Crockett's services for this company included brokering a loan and a health insurance policy and advising on the company's finances. Crockett received approximately $200,000 in commissions and other compensation for the consulting services he provided to this outside company. In addition, Crockett falsely stated on a firm compliance questionnaire that he was complying with the firm's requirement to disclose all OBAs.
Current Status:	Final

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

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:	10/29/2026
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
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?	

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

(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 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	Two months
Start Date:	10/29/2026
End Date:	12/28/2026

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

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:	Deferred
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

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:	NYLIFE SECURITIES LLC
Allegations:	Customer's co-conservator alleged the customer remitted nine checks between October 2024 and September 2025 for payments unrelated to any known product or service.
Product Type:	No Product
Alleged Damages:	$132,000.00
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:	09/21/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	Same activity that was under review when the RR resigned.

©2026 FINRA. All rights reserved. Report about Howard Crockett III.

End of Report

This page is intentionally left blank.

©2026 FINRA. All rights reserved. Report about Howard Crockett III.