

BrokerCheck Report
PHILLIP E TYLER
 CRD# 451146

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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.

**PHILLIP E. TYLER**

CRD# 451146

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

- B ALLSTATE FINANCIAL SERVICES, LLC**
 27 Gregory St
 Oswego, NY 13126-1738
 CRD# 18272
 Registered with this firm since: 12/19/2005

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
- 2 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):

- B WALL STREET FINANCIAL GROUP, INC.**
 CRD# 35830
 VICTOR, NY
 06/1996 - 12/1996
- B PRUCO SECURITIES CORPORATION**
 CRD# 5685
 NEWARK, NJ
 02/1982 - 04/1996
- B THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**
 CRD# 680
 NEWARK, NJ
 12/1973 - 12/1993

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	5
Termination	1



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

Employment 1 of 1

Firm Name: **ALLSTATE FINANCIAL SERVICES, LLC**

Main Office Address: **151 N 8TH STREET, SUITE 450
LINCOLN, NE 68508-1380**

Firm CRD#: **18272**

SRO	Category	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	12/19/2005

U.S. State/ Territory	Category	Status	Date
B Florida	Agent	Approved	07/30/2024
B New York	Agent	Approved	02/16/2006

Branch Office Locations

ALLSTATE FINANCIAL SERVICES, LLC

27 Gregory St
Oswego, NY 13126-1738



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 Investment Company Products/Variable Contracts Representative Examination	Series 6	12/16/2005
B Registered Representative Examination	Series 1	12/04/1973

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	01/11/2006

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 06/1996 - 12/1996	WALL STREET FINANCIAL GROUP, INC.	35830	VICTOR, NY
B 02/1982 - 04/1996	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ
B 12/1973 - 12/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	680	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
09/2005 - Present	Allstate Financial Services, LLC	Agent	Y	Lincoln, NE, United States
09/1996 - Present	Allstate Insurance Co	Agent	N	Northbrook, IL, 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.

LANDLORD,
N/A,
NON INVESTMENT RELATED,
OWNER,
MANAGEMENT OF REAL PROPERTY,
5%,

WILTON REASSURANCE

POSITION: Agent NATURE: Insurance INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 05/01/2023

ADDRESS: 27 Gregory Street, Oswego NY 13126, United States

DESCRIPTION: No responsibilities

Registration and Employment History



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	5	N/A
Termination	N/A	1	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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES CORPORATION
Allegations:	REGARDING THE 1994 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING A FUNDING PROPOSAL. NO COMPENSATORY DAMAGES WERE ALLEGED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:	05/30/1996
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THE COMPANY WILL RESCIND THE POLICY AND RESTORE THE CLIENT'S EXISTING POLICY. THE REMAINDER OF THE PREMIUM WILL BE RETURNED TO THE CLIENT. DUE TO INCOMPLETE



DOCUMENTATION CONTAINED IN THE FILE, WE ARE UNABLE TO PROVIDE A SPECIFIC DOLLAR AMOUNT OF THE SETTLEMENT. THIS ALLEGATION IS BEING REPORTED CONSISTENT WITH NASDR RULES, BUT INDICATES NO FINDINGS BY PRUCO SECURITIES WHETHER THE ALLEGATION HAS MERIT.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	PRUCO SECURITIES CORPORATION
Allegations:	REGARDING THE 1994 PURCHASE OF A VARIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONVERNING A FUNDING PROPOSAL. NO COMPENSATORY DAMAGES WERE ALLEGED.
Product Type:	Other
Other Product Type(s):	THIS WAS NOT DISCLOSED BY PRUCO, THIS IS TO THE REP'S BEST KNOWLEDGE
Alleged Damages:	\$10,000.00
Customer Complaint Information	
Date Complaint Received:	05/30/1996
Complaint Pending?	No
Status:	Settled
Status Date:	05/30/1996
Settlement Amount:	\$10,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE SETTLEMENT WAS AT LEAST \$10,000.00 HOWEVER THIS IS AN ESTIMATE. THIS IS THE BEST OF THE REP'S KNOWLEDGE. THE COMPANY WILL RESCIND THE POLICY AND RESTORE THE CLIENT'S EXISTING POLICY. THE REMAINDER OF THE PREMIUM WILL BE RETURNED TO THE CLIENT. DUE TO INCOMPLETE DOCUMENTATION CONTAINED IN THE FILE, WE ARE UNABLE TO PROVIDE A SPECIFIC DOLLAR AMOUNT OF THE SETTLEMENT. THIS ALLEGATION IS BEING REPORTED CONSISTENT WITH NASDR RULES, BUT INDICATES NO FINDINGS BY PRUCO SECURITIES WHETHER THE ALLEGATION HAS MERIT.



Disclosure 2 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: IN A LETTER TO THE COMPANY, THE CLIENTS ALLEGED THEY WERE MISREPRESENTED WITH REGARD TOT HE FUNDING AT THE TIME OF THE SALE OF VARIABLE APPRECIABLE LIFE (VAL) INSURANCE POICIES 97 973 861 AND 99 144 683, ISSUED MAY 1992 AND JANUARY 1989, RESPECTIVELY.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 06/02/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$15,044.42

Individual Contribution Amount:

Firm Statement

THE COMPANY REVIEWED THE MATTER AND MADE THE DETERMINATION TO REVERSE THE NEW POLICIES AND REFUND THE PREMIUMS PAID IN THE AMOUNTS OF \$3186.00 AND \$11,858.02 FROM POLICIES 97 973 861 AND 99 144 683, RESPECTIVELY AND RESTORE THESE VALUES TO THE WHOLE LIFE INFUSURANCE POLICIES FROM WHICH THEY CAME. THE REPRESENTATIVE FAILED TO DISCLOSE, VIA THE APPLICATION, THAT THE NEW CONTRACTS WOULD REPLACE/CHANGE THE EXISTING CONTRACTS, AS REQUIRED BY STATE REPLACEMENT REGULATIONS, AS WELL AS COMPANY POLICY. THESE POLICIES WERE SECURITIES RELATED PRODUCTS. THE ALLEGATIONS WERE MADE AGAINST PHILLIP TYLER; HOWEVER, THE AGENT OF RECORD FOR POLICY 99 144 683 WAS CHRISTOPHER



CONGDON.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC

Allegations: IN A LETTER TO THE COMPANY, THE CLIENT ALLEGED THEY WERE MISREPRESENTED WITH REGARD TO THE FUNDING AT THE TIME OF THE SALE OF VARIABLE APPRECIABLE LIFE (VAL) INSURANCE POLICIES 97 973 861 AND 99 144 683, ISSUED MAY 1992 AND JANUARY 1989, RESPECTIVELY.

Product Type: Other

Other Product Type(s): NOT KNOWN PRIOR BROKER DEALER DID NOT DISCLOSE THIS INFORMATION. THIS IS TO THE REP'S BEST KNOWLEDGE

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 06/02/1995

Complaint Pending? No

Status: Settled

Status Date: 06/02/1995

Settlement Amount: \$15,044.42

Individual Contribution Amount: \$0.00

Broker Statement THIS IS TO THE REP'S BEST KNOWLEDGE OF THE COMPLAINT.

THE COMPANY REVIEWED THE MATTER AND MADE THE DETERMINATION TO REVERSE THE NEW POLICIES AND REFUND THE PREMIUMS PAID IN THE AMOUNTS OF \$3186.00 AND \$11,858.02 FROM POLICIES 97 973 861 AND 99 144 683, RESPECTIVELY AND RESTORE THESE VALUES TO THE WHOLE LIFE INSURANCE POLICIES FROM WHICH THEY CAME. THE REPRESENTATIVE FAILED TO DISCLOSE, VIA THE APPLICATION, THAT THE NEW CONTRACTS WOULD REPLACE/CHANGE THE EXISTING CONTRACTS, AS REQUIRED BY STATE REPLACEMENT REGULATIONS, AS WELL AS COMPANY POLICY. THESE POLICIES WERE SECURITIES RELATED PRODUCTS. THE ALLEGATIONS WERE MADE AGAINST PHILLIP TYLER; HOWEVER, THE AGENT OF RECORD FOR POLICY 99 144 683 WAS



CHRISTOPER CONGDON.

Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations: In a letter to the Company the clients alleged with regard to the sales of Variable Life Insurance (VLI) policy # Q0 110 117 and Life Builder policy # 74 529 370, "... I didn't need any money, the premiums could be paid from interest and dividends accrued on our other policies...." In addition the client stated, "It is evident to me that sufficient funds would never have been available to manage this policy...."

Product Type:**Alleged Damages:****Customer Complaint Information****Date Complaint Received:** 06/23/1995**Complaint Pending?** No**Status:** Settled**Status Date:****Settlement Amount:****Individual Contribution Amount:**

Firm Statement The Company reviewed the matter and made the determination to offer to reverse both policies and restore the values to the policy from which they came, as the representative failed to disclose, via the application, that the new contracts would replace/ change the existing insurance contracts, as required by state replacement regulations as well as Company policy. The client elected to only have the VLI reversed.

n



Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations: NOT ENOUGH DIVIDENDS TO PAY NEW POLICY

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 06/23/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Broker Statement NO ACTION AGAINST ME. PRUDENTIAL REVERSED ONE OF THE POLICIES A NEW PRUDENTIAL AGENT STARTED SERVICING THEM AND THEN A SECOND ONE. THE FIRST DIDN'T DO THE SERVICE WORK ON THE CLIENT AND THE SECOND DIDN'T UNDERSTAND IT. THE CLIENT STATED THAT THERE WASN'T SUFFICIENT MONEY. AT THE TIME, I WOULD ESTIMATE THAT THE GOETMAN'S HAD #12,000 OR MORE WITH PRU. THIS CASE WAS SOMEONE ELSE'S BAD SERVICE.

Disclosure 4 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: In a letter to the Company, the client alleged regarding his Variable Appreciable Life (VAL) policy # 96 516 354 that "The premiums was to be paid for by the interest from my three life insurance policy...." In addition the client states "I believe Mr. Tyler said ... I would not have to make monthly premiums."



Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/31/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

**Individual Contribution
Amount:**

Firm Statement

The Company reviewed the matter and made the determination to reverse the new policy and restore the values to the policies from which they came, as the representative failed to disclose, via the application, that the new contract would replace/ change the existing insurance contracts, as required by state replacement regulations as well as Company policy.
n

Reporting Source: Broker

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

Allegations: ALLEDGED THAT I TOLD HIM THAT DIVIDENDS WOULD
PAY NEW POLICY.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/31/1995

Complaint Pending? No

Status: Settled

Status Date:



Settlement Amount:

Individual Contribution Amount:

Broker Statement

NO ACTION AGAINST ME. THE COMPANY REVERSED THE SALE.
SIMPLY, THE INSURED HAD \$5,500 DIVS. ACCUMULATING AT INT. WITH ANNUAL DIVS. BEING CREDITED AT ABOUT \$800 / YR. ANOTHER AGENT BEGAN SERVICING HIM AND THE CASE LAPSED. I ENDED UP GOING BACK AND REINSTATED IT BY LOAN AND EVIDENTLY THAT'S WHERE THE REPLACEMENT HAPPENED.

Disclosure 5 of 5

Reporting Source:

Firm

Employing firm when activities occurred which led to the complaint:

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations:

With regard to the sale of PruVider Life Insurance policy #Q0 196 383, the clients alleged "We were told by Phil that we would never have to pay a premium because there was enough cash value in the 3 policies to take care of it. ... all we had in values was \$5500. This was definitely not enough to carry the new policy."

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

No

Status:

Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Firm Statement

In a written statement the representative admitted that values and surrender proceeds from the clients older policies would fund the new contract. The Company made



the determination to reverse the new policy and restore the values to the policies from which they came, as the representative failed to disclose, via the application, that the new contract would replace/ change the existing insurance contracts, as required by state replacement regulations as well as Company policy.
n

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations: WAS NOT ENOUGH MONEY TO PAY NEW INSURANCE ESTABLISHED FOR ERISA.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Broker Statement NO ACTION AGAINST ME. THE COMPANY REVERSED THE NEW POLICY.
AN AGENT FROM PRUDENTIAL REVIEWED WHAT WORK I HAD DONE AND MISINFORMED THE CLIENTS. HE ERRORRED CAUSING THIS TO BECOME A COMPLAINT.



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:	Broker
Employer Name:	PRUCO SECURITIES CORPORATION
Termination Type:	Discharged
Termination Date:	03/06/1996
Allegations:	NOT PROVIDED NOT PROVIDED
Product Type:	Other
Other Product Types:	NOT KNOWN, PRUCO DID NOT DISCLOSE THIS INFORMATION ON THEIR REPORTING PAGE. THIS IS TO THE REP'S BEST KNOWLEDGE.
Broker Statement	NOT PROVIDED RE: TERMINATION BECAUSE I WAS FOUND TO HAVE VIOLATED NY STATE REGULATION 60 AS WELL AS COMPANY RULES REGARDING FINANCED INSURANCE.

End of Report



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