

BrokerCheck Report

MARK ESSENFELD

CRD# 4572427

<u>Section Title</u>	<u>Page(s)</u>
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:
 - 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.

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.

MARK ESSENFELD

CRD# 4572427

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
- 4 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
DOWNERS GROVE, IL
03/2017 - 09/2018
- B** **MSI FINANCIAL SERVICES, INC.**
CRD# 14251
DOWNERS GROVE, IL
01/2016 - 03/2017
- B** **LPL FINANCIAL LLC**
CRD# 6413
SOMONAUK, IL
04/2013 - 12/2015

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	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>

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. 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, 4 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	09/21/2018
B Futures Managed Funds Examination	Series 31	11/14/2002
B General Securities Representative Examination	Series 7	10/15/2002
B Investment Company Products/Variable Contracts Representative Examination	Series 6	08/13/2002

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	10/22/2002
B Uniform Securities Agent State Law Examination	Series 63	08/13/2002

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 **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 03/2017 - 09/2018	MML INVESTORS SERVICES, LLC	10409	DOWNERS GROVE, IL
B 01/2016 - 03/2017	MSI FINANCIAL SERVICES, INC.	14251	DOWNERS GROVE, IL
B 04/2013 - 12/2015	LPL FINANCIAL LLC	6413	SOMONAUK, IL
B 10/2010 - 04/2013	CETERA INVESTMENT SERVICES LLC	15340	AURORA, IL
B 06/2009 - 10/2010	SECURITIES AMERICA, INC.	10205	DOWNERS GROVE, IL
B 05/2009 - 10/2010	AMERIPRISE FINANCIAL SERVICES, INC.	6363	DOWNERS GROVE, IL
B 04/2007 - 05/2009	MORGAN STANLEY & CO. INCORPORATED	8209	LISLE, IL
B 09/2002 - 04/2007	MORGAN STANLEY DW INC.	7556	LISLE, IL
B 08/2002 - 09/2002	MONY SECURITIES CORPORATION	4386	NEW YORK, NY

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
06/2024 - Present	Soltis Investment Advisors LLC	Senior Advisor	Y	St George, UT, United States
08/2021 - 05/2024	HUB International	Employee	Y	Chicago, IL, United States
07/2020 - 05/2024	TCG Advisors, LLC a HUB International company	FINANCIAL PLANNER	Y	AUSTIN, TX, United States
09/2018 - 07/2020	TCG ADVISORS LP	FINANCIAL PLANNER	Y	AUSTIN, TX, United States
03/2017 - 09/2018	MML INVESTORS SERVICES, LLC	Mass Transfer	Y	DOWNERS GROVE, IL, United States
01/2016 - 03/2017	MSI FINANCIAL SERVICES, INC.	Registered Rep	Y	DOWNERS GROVE, IL, United States

Registration and Employment History



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.

Life's Plan Inc., is located at 901 Warrenville Rd., Suite 500, Lisle, IL 60532. My position within the organization is Treasurer for the Board of Trustees. As Treasurer, I do not control any accounts, but rather I provide guidance and oversight on financial matters relating to the operation of the not-for-profit organization. Our work is investment related. I started at Life's Plan Inc. on 3/1/2010. Hours a month: 2. Hours during trading: 2.

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
Customer Dispute	0	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY & CO. INCORPORATED
Allegations:	CLAIMANTS ALLEGE, INTER ALIA, THAT THE FA FAILED TO CONSERVATIVELY INVEST THEIR PORTFOLIO IN A SUITABLE MANNER AND MISREPRESENTED TERMS OF A VARIABLE ANNUITY PURCHASED IN 2006.
Product Type:	Annuity-Variable
Alleged Damages:	\$500,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	10-00692
Filing date of arbitration/CFTC reparation or civil litigation:	02/11/2010

Customer Complaint Information

Date Complaint Received: 03/02/2010



Complaint Pending? No

Status: Settled

Status Date: 08/02/2012

Settlement Amount: \$55,000.00

Individual Contribution Amount: \$0.00

Firm Statement MARK ESSENFELD, THE ASSOCIATED BROKER, WAS NOT NAMED IN THE ARBITRATION, NOR WAS HE A PART OF ANY SETTLEMENT OF THE MATTER. MORGAN STANLEY SETTLED THIS MATTER SOLELY FOR BUSINESS PURPOSES. NEITHER MORGAN STANLEY NOR MARK ESSENFELD ADMITTED ANY LIABILITY OR WRONGDOING IN CONNECTION WITH THE SETTLEMENT.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY & CO. INCORPORATED

Allegations: CLIENT ALLEGES FINANCIAL ADVISOR FAILED TO CONSERVATIVELY INVEST THEIR PORTFOLIO AND MISREPRESENTED TERMS OF A VARIABLE ANNUITY PURCHASED IN 2006. ALLEGED COMPENSATORY DAMAGE AMOUNT UNSPECIFIED. ESTIMATED TO BE OVER \$5K. CLAIMANTS ALLEGE, INTER ALIA, THAT THE FA FAILED TO CONSERVATIVELY INVEST THEIR PORTFOLIO IN A SUITABLE MANNER AND MISREPRESENTED TERMS OF A VARIABLE ANNUITY PURCHASED IN 2006.

Product Type: Annuity-Variable

Alleged Damages: \$500,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 10-00692



**Filing date of
arbitration/CFTC reparation
or civil litigation:** 02/11/2010

Customer Complaint Information

Date Complaint Received: 03/02/2010

Complaint Pending? No

Status: Settled

Status Date: 08/02/2012

Settlement Amount: \$55,000.00

**Individual Contribution
Amount:** \$0.00

End of Report



This page is intentionally left blank.