

BrokerCheck Report

LUCAS R MROZ

CRD# 5725399

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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.

LUCAS R. MROZ

CRD# 5725399

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 MORGAN STANLEY**
CRD# 149777
Chicago, IL
11/2012 - 10/2024
- B NYLIFE SECURITIES LLC**
CRD# 5167
SCHAUMBURG, IL
03/2011 - 05/2011

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	2

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, 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	11/28/2012
B Investment Company Products/Variable Contracts Representative Examination	Series 6	03/30/2011

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	07/07/2015
B Uniform Securities Agent State Law Examination	Series 63	03/15/2013

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 11/2012 - 10/2024	MORGAN STANLEY	149777	Chicago, IL
B 03/2011 - 05/2011	NYLIFE SECURITIES LLC	5167	SCHAUMBURG, 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
12/2017 - Present	Morgan Stanley	Wealth Management Associate	Y	Boulder, CO, United States
06/2012 - Present	MORGAN STANLEY SMITH BARNEY LLC	REGISTERED ASSOCIATE	Y	CHICAGO, IL, United States
05/2010 - Present	HONOR FLIGHT CHICAGO	OFFICE MANAGER/ OPERATIONS COORDINATOR	N	CHICAGO, 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.

No information reported.

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.
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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.
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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	2	0



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 2

Reporting Source: Regulator
Regulatory Action Initiated By: Maryland
Sanction(s) Sought: Revocation
Date Initiated: 04/03/2024
Docket/Case Number: 2024-0112
URL for Regulatory Action:
Employing firm when activity occurred which led to the regulatory action: Morgan Stanley Smith Barney, LLC

Product Type: No Product

Allegations: On February 27, 2024, without admitting or denying the findings, Mroz entered into an Acceptance, Waiver and Consent ("AWC") with FINRA wherein Mroz consented to the entry of findings that in May and June 2020, while associated with Morgan Stanley, Respondent processed three fund transfers, each for \$100,000, from a customer's account based upon instructions given to him by the customer's father, who was not authorized to direct transactions in the customer's account. Mroz inaccurately represented on the firm's verbal authorization forms that he had spoken with the customer when he actually had communicated with the customer's father. The funds were transferred back to the customer's account after the customer questioned the transfers. Mroz agreed to a 45-calendar-day suspension



from associating with any FINRA member in all capacities and to the payment of a fine in the amount of \$7,500.

Current Status: Final

Resolution: Consent

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: 10/28/2024

Sanctions Ordered: Other: Respondent agreed not to apply or reapply for registration as a broker-dealer, agent, investment adviser or investment adviser representative with the State of Maryland.

Reporting Source: Broker

Regulatory Action Initiated By: Maryland Division of Securities

Sanction(s) Sought: Suspension

Date Initiated: 04/06/2024

Docket/Case Number: 2024-0112

Employing firm when activity occurred which led to the regulatory action: Morgan Stanley Smith Barney LLC

Product Type: No Product

Allegations: The Maryland Division of Securities alleged the entry of a FINRA AWC (reported elsewhere), against the registered representative formed the basis for an order to show cause and a summary suspension order. The order to show cause gave the registered representative the opportunity to file a response as to why his broker-dealer agent license in Maryland should not be revoked. Registered representative's broker-dealer agent license in Maryland has been suspended pending the final determination in the proceeding initiated by the order to show cause.

Current Status: Pending



Limitation Details:	Registered representative's broker-dealer agent license in Maryland is currently suspended
Broker Statement	The registered representative filed an answer to the order to show cause and requested a hearing.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	02/27/2024
Docket/Case Number:	2022074074801

Employing firm when activity occurred which led to the regulatory action:	Morgan Stanley
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Product Type:	No Product
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Allegations:	Without admitting or denying the findings, Mroz consented to the sanctions and to the entry of findings that he made unauthorized transactions by processing fund transfers from a customer's account based upon instructions given to him by the customer's father, who was not authorized to direct transactions in the customer's account. The findings stated that Mroz was the sales assistant to the registered representative of record for a brokerage account held by the customer and a separate account held by her father. Mroz made three fund transfers, each for \$100,000, from the customer's account to her father's account. Mroz inaccurately represented on the firm's verbal authorization forms that he had spoken with the customer when he actually had communicated with her father. After the customer questioned the transfers, the father transferred the funds back to her account. Mroz did not earn any compensation for the transfers.
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Current Status:	Final
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Resolution:	Acceptance, Waiver & Consent(AWC)
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Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
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Resolution Date: 02/27/2024

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?

(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:	45 days
Start Date:	03/18/2024
End Date:	05/01/2024

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	03/05/2024
Was any portion of penalty waived?	No

Amount Waived:



Reporting Source:	Broker
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	02/27/2024
Docket/Case Number:	2022074074801
Employing firm when activity occurred which led to the regulatory action:	Morgan Stanley
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Mroz consented to the sanctions and to the entry of findings that he made unauthorized transactions by processing fund transfers from a customer's account based upon instructions given to him by the customer's father, who was not authorized to direct transactions in the customer's account. The findings stated that Mroz was the sales assistant to the registered representative of record for a brokerage account held by the customer and a separate account held by her father. Mroz made three fund transfers, each for \$100,000, from the customer's account to her father's account. Mroz inaccurately represented on the firm's verbal authorization forms that he had spoken with the customer when he actually had communicated with her father. After the customer questioned the transfers, the father transferred the funds back to her account. Mroz did not earn any compensation for the transfers.
Current Status:	Final
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:	02/27/2024
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	



Sanction Type: Suspension
Capacities Affected: All Capacities
Duration: 45 Days
Start Date: 03/18/2024
End Date: 05/01/2024

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$7,500.00
Portion Levied against individual: \$7,500.00

Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 03/04/2024
Was any portion of penalty waived? No

Amount Waived:

Broker Statement The customer and her father had previously transferred, in 2018 and 2019, large sums of money between their accounts in multiple separate transactions including seven transfers from her account to his based upon instructions received from her father that the customer had approved in advance.

End of Report



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