

BrokerCheck Report

MICHAEL DAVID LYUBINSKY

CRD# 5855571

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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:
 - 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.

**MICHAEL D. LYUBINSKY**

CRD# 5855571

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

IA MML INVESTORS SERVICES, LLC
 7101 Wisconsin Ave
 Suite 1200
 Bethesda, MD 20814
 CRD# 10409
 Registered with this firm since: 06/21/2024

B MML INVESTORS SERVICES, LLC
 7101 Wisconsin Ave
 Suite 1200
 Bethesda, MD 20814
 CRD# 10409
 Registered with this firm since: 06/21/2024

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
- 14 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

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

- IA NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC**
 CRD# 2881
 MILWAUKEE, WI
 07/2015 - 07/2024
- B NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC**
 CRD# 2881
 WASHINGTON, DC
 08/2011 - 07/2024

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? **No**



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

Employment 1 of 1

Firm Name: **MML INVESTORS SERVICES, LLC**

Main Office Address: **1295 STATE STREET
SPRINGFIELD, MA 01111-0001**

Firm CRD#: **10409**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	06/21/2024

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	09/30/2025
B	California	Agent	Approved	06/21/2024
B	District of Columbia	Agent	Approved	06/21/2024
B	Florida	Agent	Approved	06/21/2024
B	Georgia	Agent	Approved	06/21/2024
B	Illinois	Agent	Approved	06/21/2024
B	Maryland	Agent	Approved	06/21/2024
IA	Maryland	Investment Adviser Representative	Approved	06/21/2024
B	Michigan	Agent	Approved	11/13/2025
B	New Jersey	Agent	Approved	06/21/2024
B	New York	Agent	Approved	06/21/2024
B	Ohio	Agent	Approved	06/21/2024



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Pennsylvania	Agent	Approved	06/21/2024
B	Texas	Agent	Approved	06/21/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/21/2024
B	Virginia	Agent	Approved	06/21/2024

Branch Office Locations

MML INVESTORS SERVICES, LLC
7101 Wisconsin Ave
Suite 1200
Bethesda, MD 20814



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, 2 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 Investment Company Products/Variable Contracts Representative Examination	Series 6	08/08/2011

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	06/18/2015
B Uniform Securities Agent State Law Examination	Series 63	11/11/2011

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
IA 07/2015 - 07/2024	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	WASHINGTON, DC
B 08/2011 - 07/2024	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	WASHINGTON, DC

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	MML Investors Services, LLC	Registered Representative	Y	Bethesda, MD, United States
05/2024 - Present	MassMutual Life Insurance Company	Agent	Y	Bethesda, MD, United States
01/2016 - 06/2024	Northwestern Mutual Wealth Management Company	Representative	Y	Milwaukee, WI, United States
12/2014 - 06/2024	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	WASHINGTON, DC, United States
11/2010 - 06/2024	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	MILWAUKEE, WI, United States
06/2015 - 03/2016	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	FINANCIAL ADVISOR	Y	WASHINGTON, DC, 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.

1)Name: Michael Lyubinsky, Inv Rel: Y Addr: @ residential address on file, Nature: Outside Insurance sales, Position: Insurance broker, Start: 6/15/2024, No Hr/Mo: 10 No Hr/Mo Dur Trading: 10, Duties: Life, Disability, Long-term care.

End of Report



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