BrokerCheck Report

JOHN ROBERT KJERLAND

CRD# 737104

Section Title	Page(s)
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5
Disclosure Events	6

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.

JOHN R. KJERLAND

CRD# 737104

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
- 1 State Securities Law Exam

Registration History

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

B **MML INVESTORS SERVICES, LLC**
CRD# 10409
VIENNA, VA
01/1986 - 09/2021

B **MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY**
CRD# 2682
03/1982 - 06/1984

B **MML INVESTORS SERVICES, INC.**
CRD# 10409
04/1982 - 11/1983

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
Termination	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, 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	03/16/1982
B	Direct Participation Programs Representative Examination	Series 22	11/10/1981

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination	Series 63	12/23/1981

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	01/1986 - 09/2021	MML INVESTORS SERVICES, LLC	10409	VIENNA, VA
B	03/1982 - 06/1984	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2682	
B	04/1982 - 11/1983	MML INVESTORS SERVICES, INC.	10409	
B	09/1982 - 12/1982	FSC SECURITIES CORPORATION	7461	
B	11/1981 - 11/1982	GOLDEN SECURITIES, INC.	10251	

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
01/1986 - Present	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	NOT PROVIDED	Y	SPRINGFIELD, MA, United States
01/1986 - Present	MML INVESTORS SERVICES, INC.	NOT PROVIDED	Y	VIENNA, VA, United States
09/1970 - Present	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	INSURANCE_AGENT - Insurance Agent	N	SPRINGFIELD, MA, 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.

NAME: VARIOUS OUTSIDE INSURANCE CARRIERS INV REL: N ADD: 2703 SNOWBERRY COURT, VIENNA, VA 22181 NATURE: BROKERAGE, LIFE, HEALTH, GROUP LIFE POSITION: SALES, AGENT START DATE: 1995 NO. HR/MO: 6 NO. HR/MO DURING SEC TRADING: 6 (2) NAME: VARIOUS EIA CARRIERS INV REL: N ADD: 2703 SNOWBERRY CT, VIENNA, VA 22181 NATURE: SERVICE EXISTING EQUITY INDEXED ANNUITIES POSITION: AGENT START DATE: 2007 NO. HR/MO: 1 NO. HR/MO DURING SEC TRADING: 0

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
Termination	N/A	1	N/A

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:	VIRGINIA
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	04/08/1983
Docket/Case Number:	SEC 830017
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	
Current Status:	Final
Resolution:	Consent
Resolution Date:	10/14/1983
Sanctions Ordered:	Bar Cease and Desist/Injunction

	Monetary/Fine $1,500.00 Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	
Regulator Statement	COMMONWEALTH OF VIRGINIA, EX. REL., STATE CORPORATION COMMISSION V. JOHN ROBERT KJERLAND, DEFENDANT, CASE NO. SEC 830017. DECISION DATED OCTOBER 14, 1983. THE VIRGINIA SECURITIES COMMISSION ACCEPTED THE OFFER OF SETTLEMENT AND COMPROMISE SUBMITTED BY THE DEFENDANT, IN WHICH KJERLAND NEITHER ADMITS NOR DENIES THE ALLEGATIONS STATED IN THE DIVISION OF SECURITIES AND RETAIL FRANCHISING'S REPORT TO THE COMMISSION DATED APRIL 8, 1983. THE COMMISSION ORDERED THAT KJERLAND'S REGISTRATION AS AN AGENT UNDER THE VIRGINIA SECURITIES ACT IS NO LONGER EFFECTIVE AS OF OCTOBER 14, 1983; THAT KJERLAND SHALL NOT APPLY FOR REGISTRATION OR BE REGISTERED AS AN AGENT UNDER THE VIRGINIA SECURITIES ACT FOR A PERIOD OF 24 MONTHS FROM THE DATE OF THE JUDGEMENT (OCTOBER 14, 1983); THAT KJERLAND BE PERMANENTLY ENJOINED FROM FURTHER VIOLATIONS OF VIRGINIA. CODE 13.1-504(A) AND VIRGINIA. CODE 13.1-507; AND THAT KJERLAND PAY A FINE OF $1,500.

Reporting Source:	Firm
Regulatory Action Initiated By:	VIRGINIA
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	04/08/1983
Docket/Case Number:	SEC 830017
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	

Allegations:	
Current Status:	Final
Resolution:	Consent
Resolution Date:	10/14/1983
Sanctions Ordered:	Bar Cease and Desist/Injunction Monetary/Fine $1,500.00 Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	
Firm Statement	KJERLAND WAS DISCHARGED ON 1/12/84. PURSUANT TO AN ORDER OF THE STATE CORPORATION COMMISSION, DIVISION OF SECURITIES AND RETAIL FRANCHISING, COMMONWEALTH OF VIRGINIA, DATED 10/20/83, KJERLAND AGREED TO SURRENDER HIS REGISTRATION AS AN AGENT UNDER THE VIRGINIA SECURITIES ACT, AND WAS (1) BARRED FROM APPLYING FOR A NEW REGISTRATION FOR TWO YEARS; (2) FINED $1,500; AND (3) PERMANENTLY ENJOINED FROM VIOLATING CERTAIN PROVISIONS OF THE VIRGINIA SECURITIES ACT. THESE ACTIONS WERE TAKEN IN REPSONSE TO CERTAIN ACTIVITIES ENGAGED IN BY KJERLAND PRIOR TO HIS BECOMING ASSOCIATED WITH THE FIRM, INCLUDING TRANSACTING BUSINESS IN VIRGINIA AS AN AGENT WITHOUT BEING SO REGISTERED UNDER THE VIRGINIA SECURITIES ACT AND OFFERING AND SELLING UNREGISTERED SECURITIES TO VIRGINIA RESIDENTS.

Reporting Source:	Broker
Regulatory Action Initiated By:	COMMONWEALTH OF VIRGINIA-STATE CORPORATION COMMISSION
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	PENALIZED $1500.00
Date Initiated:	04/08/1983
Docket/Case Number:	SEC 830017

Employing firm when activity occurred which led to the regulatory action:	GOLDEN SECURITIES, INC
Product Type:	Other
Other Product Type(s):	SALE OF OIL DRILLING PROGRAM
Allegations:	THE ALLEGATIONS WERE THAT I TRANSACTED BUSINESS IN VIRGINIA AS AN AGENT WITHOUT BEING SO REGISTERED UNDER THE VIRGINIA SECURITIES ACT AND OFFERED AND SOLD UNREGISTERED SECURITIES TO VIRGINIA RESIDENTS. THE ALLEGED DAMAGE WAS FOR THE INVESTMENT IN THE OIL DRILLING LIMITED PARTNERSHIP OF $78,750.
Current Status:	Final
Resolution:	Settled
Resolution Date:	10/14/1983
Sanctions Ordered:	Monetary/Fine $1,500.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	THE TERMS WERE THAT I COULD NOT BE REGISTERED AS AN AGENT FOR TWENTY FOUR MONTHS FROM THE DATE OF THE JUDGEMENT. I WAS PENALIZED IN THE AMOUNT OF ONE THOUSAND FIVE HUNDRED DOLLARS ($1,500).
Broker Statement	THIS WAS THE INITIAL SECURITY OFFERING MADE AFTER BECOMING SECURITY LICENSED. I INQUIRED TO THE PRESIDENT OF GOLDEN PETROLEUM WHETHER THESE VIRGINIA RESIDENTS COULD PURCHASE THIS OIL DRILLING PROGRAM. I RELIED ON HIS ASSURANCES THAT THOSE INVESTED COULD PARTICIPATE IF THEY WERE PROVIDED MARYLAND OR WASHINGTON DC HAVING ADDRESSES WHERE THE PROGRAM WAS REGISTERED. LATER IT WAS DETERMINED THAT THEY WERE ELIGIBLE INVESTORS. NO INFRACTIONS SINCE.

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:	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
Termination Type:	Discharged
Termination Date:	01/12/1984
Allegations:	MMISSION CASE NO SEC 830017 THE ALLEGATIONS WERE THAT I TRANSACTED BUSINESS IN VIRGINIA AS AN AGENT WITHOUT BEING SO REGISTERED UNDER THE VIRGINIA SECURITIES ACT AND OFFERED AND SOLD UNREGISTERED SECURITIES TO VIRGINIA RESIDENTS. THE ALLEGED DAMAGE WAS FOR THE INVESTMENT IN THE OIL DRILLING LIMITED PARTNERSHIP OF $78,750.
Product Type:	
Other Product Types:	
Broker Statement	THE TERMS WERE THAT I COULD NOT BE REGISTERED AS AN AGENT FOR TWENTY FOUR MONTHS FROM THE DATE OF THE JUDGEMENT. I WAS PENALIZED IN THE AMOUNT OF ONE THOUSAND FIVE HUNDRED DOLLARS ($1,500). Not Provided

End of Report

This page is intentionally left blank.