

## BrokerCheck Report

# RANDALL GEORGE SKRABONJA

CRD# 1858245

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

## 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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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.](http://www.finra.org)

**RANDALL G. SKRABONJA**

CRD# 1858245

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
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

### Registration History

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

- B GREEN VISTA CAPITAL, LLC**  
CRD# 293630  
Winter Park, FL  
10/2019 - 05/2023
- B SAGEPOINT FINANCIAL, INC.**  
CRD# 133763  
FORT LAUDERDALE, FL  
05/2016 - 10/2019
- B METLIFE SECURITIES INC.**  
CRD# 14251  
WEST PALM BEACH, FL  
06/2003 - 08/2015

### 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	3
Termination	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.

**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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	10/15/1988

### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	07/13/2007
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	07/29/1992

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/](http://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>B</b> 10/2019 - 05/2023	GREEN VISTA CAPITAL, LLC	293630	Winter Park, FL
<b>B</b> 05/2016 - 10/2019	SAGEPOINT FINANCIAL, INC.	133763	FORT LAUDERDALE, FL
<b>B</b> 06/2003 - 08/2015	METLIFE SECURITIES INC.	14251	WEST PALM BEACH, FL
<b>B</b> 06/2003 - 07/2007	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY
<b>B</b> 10/2002 - 04/2003	HIGH MARK SECURITIES, INC.	42467	LAKELAND, FL
<b>B</b> 05/2001 - 10/2002	PMG SECURITIES CORPORATION	27107	ELGIN, IL
<b>B</b> 08/2000 - 04/2001	THE VARIABLE ANNUITY MARKETING COMPANY	5081	HOUSTON, TX
<b>B</b> 11/1998 - 04/2001	AMERICAN GENERAL FINANCIAL ADVISORS, INC.	42803	HOUSTON, TX
<b>B</b> 01/1997 - 03/2000	PUBLIC EMPLOYEES EQUITIES SERVICES COMPANY	7315	PALM BEACH GARDENS, FL
<b>B</b> 08/1992 - 12/1996	FIRST MONTAUK SECURITIES CORP.	13755	RED BANK, NJ
<b>B</b> 03/1992 - 08/1992	CADARET, GRANT & CO., INC.	10641	SYRACUSE, NY
<b>B</b> 03/1991 - 04/1992	TRAVELERS EQUITIES SALES, INC.	833	EL SEGUNDO, CA
<b>B</b> 10/1988 - 03/1991	THE RANDALL-GEORGE CORPORATION	18118	

### Employment History



## Registration and Employment History

### Employment History, continued

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
10/2019 - Present	GREEN VISTA CAPITAL, LLC	REGISTERED REPRESENTATIVE	Y	WINTER PARK, FL, United States
04/2016 - 10/2019	SAGEPOINT FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	OAKLAND PARK, FL, United States
06/2003 - 04/2016	METLIFE SECURITIES INC.	SALES	Y	TALLAHASSEE, FL, United States
06/2003 - 04/2016	METROPOLITAN LIFE INSURANCE COMPANY	SALES	Y	TALLAHASSEE, FL, 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) MY KIRIO

POSITION: silent investor NATURE: they are a home automation startup based in the Pacific Northwest INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 08/01/2015  
ADDRESS: 19502 56th Ave. W, #104, Lynnwood WA 98036  
DESCRIPTION: none, with the exception of praying for them to prosper abundantly

#### 2) CREATIVE FINANCIAL NETWORK LLC.

POSITION: Insurance Agent NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 07/01/2016  
ADDRESS: 5310 N.W. 33rd Avenue, SUITE 206, Ft. Lauderdale FL 33309, United States  
DESCRIPTION: Sell fixed insurance products including but not limited to Life insurance, Disability Insurance, Long Term Care Insurance, Medicare Supplements, Health Insurance all for individuals and groups for a variety of carriers (can change depending on the best fit for the client).

#### 3) LAUREN WEALTH MANAGEMENT, LLC

POSITION: manager/owner NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 06/07/2018  
ADDRESS: 18644 ocean mist drive, boca raton FL 33498, United States  
DESCRIPTION: strictly for personal tax planning purposes



## Registration and Employment History



### Other Business Activities, continued

#### 4) RSB LIFE

POSITION: co-founder/manager NATURE: Life Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 20 START DATE: 06/18/2018

ADDRESS: 5310 NW 33 Ave Suite 206, Fort Lauderdale FL 33309, United States

DESCRIPTION: I received the leads for the clients, call them to schedule a meeting, meet with them, design the life insurance cases, sell them the plan and then monitor the plan

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## 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
Customer Dispute	0	3	N/A
Termination	N/A	2	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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	MetLife Securities Inc
<b>Allegations:</b>	The complainant's allege, that their representative sold them an unsuitable alternative investment, in or around December 2, 2013. The complainant's state that this did not align with their strategy, to preserve their principal and avoid any unnecessary risk, with their liquid investable assets.
<b>Product Type:</b>	Real Estate Security
<b>Alleged Damages:</b>	\$25,000.00
<b>Arbitration Information</b>	
<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	FINRA
<b>Docket/Case #:</b>	21-01223
<b>Date Notice/Process Served:</b>	05/11/2021
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	02/09/2023



**Monetary Compensation Amount:** \$7,500.00

**Individual Contribution Amount:** \$0.00

**Firm Statement:** Internal Case #202105120084

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**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** MET LIFE SECURITES, INC..

**Allegations:** THE COMPLAINANTS ALLEGE, THAT THEIR REPRESENTATIVE SOLD THEM AN UNSUITABLE ALTERNATIVE INVESTMENT, IN OR AROUND DECEMBER 2, 2013. THE COMPLAINANT'S STATE THAT THIS DID NOT ALIGN WITH THEIR STRATEGY, TO PRESERVE THEIR PRINCIPAL AND AVOID ANY UNNECESSARY RISK, WITH THEIR LIQUID INVESTABLE ASSETS.

**Product Type:** Real Estate Security

**Alleged Damages:** \$25,000.00

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 21-01223

**Date Notice/Process Served:** 05/15/2021

**Arbitration Pending?** No

**Disposition:** Dismissed

**Disposition Date:** 02/21/2023

**Broker Statement:** I SUMMARILY DISAGREE WITH EVERYTHING ASSERTED BY THE [REDACTED] AND THEIR ATTORNEY IN THIS BOILERPLATE CLAIM. THE PRODUCT THAT WAS SOLD TO [REDACTED] WAS OBVIOUSLY AN APPROVED PRODUCT ON THE METLIFE SECURITIES BROKER DEALER PLATFORM. FURTHERMORE, OUR COMPLIANCE DEPARTMENT ONLY PERMITTED OUR CLIENTS TO INVEST NO MORE THAN 5 TO 10% OF THEIR LIQUID NET WORTH INTO ALTERNATIVE INVESTMENTS, WHICH CLEARLY MADE IT SUITABLE FOR THEM AT THE TIME OF INVESTMENT. ACCORDING TO THEIR FINANCIALS AND OTHER INFORMATION I GATHERED DURING



MULTIPLE EXHAUSTIVE FACT FINDING SESSIONS, IN PERSON AND OVER THE PHONE, THIS PRODUCT WAS NOT ONLY SUITABLE FOR THEM BUT APPROPRIATE TO MEET THEIR GREAT NEED FOR INCOME TO AUGMENT SLOWER MONTHS DURING THE OFF SEASON IN THE REAL ESTATE MARKET.

THE FRANKLIN SQUARE INCOME CORPORATION FUNDS GENERATED A 7% ANNUAL DISTRIBUTION UNTIL THE FSIC FUNDS WERE MERGED INTO FSKR AND ULTIMATELY LISTED ON THE NYSE; ADDING IMMEDIATE LIQUIDITY TO THEIR INVESTMENT. MY RELATIONSHIP WITH THE [REDACTED] WAS ENDED PROFESSIONALLY WHEN I LEFT METLIFE IN JULY 2015. METLIFE FORBID ME TO CONTACT OR SERVICE ANY OF MY FORMER CLIENTS. AS A RESULT, NOT SURE WHAT ADVICE I COULD HAVE GIVEN THEM, EVEN IF THEY HAD REACHED OUT TO ME - WHICH THEY DID NOT. IN CONCLUSION, I AM AT A LOSS AS TO WHY [REDACTED] WOULD ALLOW THEIR ATTORNEY TO MAKE SUCH CLEARLY FALSE AND DOWNRIGHT HURTFUL AND SLANDEROUS ACCUSATIONS AGAINST ME, A 30+ YEAR VETERAN IN THE FINANCIAL SERVICES INDUSTRY.



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	MSI Financial Service Inc.
<b>Allegations:</b>	The customer alleged the former advisor's advice to purchase the variable annuities in April, 2015 and additional securities purchased throughout 2015 were not suitable. No specific compensatory damages were alleged.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	It is believed the potential damages would exceed the reporting threshold.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	10/10/2016
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	11/18/2016
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

<b>Reporting Source:</b>	Broker
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<b>Employing firm when activities occurred which led to the complaint:</b>	MSI FINANCIAL SERVICE INC.
<b>Allegations:</b>	THE CUSTOMER ALLEGED THE FORMER ADVISOR'S ADVICE TO PURCHASE THE VARIABLE ANNUITIES IN APRIL 2015 AND ADDITIONAL SECURITIES PURCHASED THROUGHOUT 2015 WERE NOT SUITABLE. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	10/10/2016
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	11/18/2016

### Settlement Amount:

### Individual Contribution Amount:

### Broker Statement

Apparently a former client of mine, alleged that the variable annuities which purchased in April 2015 and additional securities purchased throughout 2015 were not suitable. Furthermore, no specific compensatory damages were alleged. As you may very well know, I left MetLife in July of 2015 and was prohibited from taking my client files, so I am working strictly on memory here. She was always a good client and we had a decent working relationship, but I had recently brought in a coworker to act as a money manager for the portfolio since I was transitioning my business on life insurance production. So whatever complaints she may have are probably directed towards my coworker. All of the annuity, mutual fund and BDC business was absolutely appropriate for her and MetLife compliance approved the business as such.



## Disclosure 2 of 2

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	METLIFE SECURITIES INC
<b>Allegations:</b>	CUSTOMER ALLEGED THE ADVISOR MISREPRESENTED THE FEATURES OF A VARIABLE ANNUITY PURCHASED IN OCTOBER 2013. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$14,221.10
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	05/28/2015
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	06/08/2015

### Settlement Amount:

### Individual Contribution Amount:

### Broker Statement

I tell all of my clients that annuities are long term investments; especially IRAs with guaranteed lifetime income streams. [REDACTED] said that I never informed her of the fact that this is a product designed to pay her a predictable and sustainable income throughout her retirement. Furthermore, she had sufficient dollars invested in other conservative no load mutual funds which she could access for liquidity concerns. Both AXA Equitable and MetLife investigated her claims and summarily declined her request





## 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 2

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	GREEN VISTA CAPITAL, LLC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	05/04/2023
<b>Allegations:</b>	Selling away without Firm approval.
<b>Product Type:</b>	No Product

### Disclosure 2 of 2

<b>Reporting Source:</b>	Broker
<b>Employer Name:</b>	metlife
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	07/08/2015
<b>Allegations:</b>	metlife accused me "outside business investment" based upon the accusation of my terminated personal assistant. FINRA investigated the incident and discovered that the allegations were without merit and dismissed the investigation with no action taken.
<b>Product Type:</b>	Other: supposedly iraqi dinars
<b>Broker Statement</b>	metlife terminated me for "outside business activity" as a result of a false accusation made by a disgruntled employee who had been terminated by me. She mad the assertion that I had recommended she purchase \$1,000 of Iraqi Dinars. FINRA investigated the matter and found that the charges were without merit and closed the case with no action taken on their part.

## End of Report



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