



IAPD Report

RONALD DEAN CLARK

CRD# 1086724

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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.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

RONALD DEAN CLARK (CRD# 1086724)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **05/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	02/22/2023
IA	LPL FINANCIAL LLC	CRD# 6413	02/22/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	CETERA ADVISOR NETWORKS LLC	13572	TAMPA, FL	05/20/2021 - 02/24/2023
B	CETERA ADVISOR NETWORKS LLC	13572	TAMPA, FL	09/04/2019 - 02/24/2023
IA	SUMMIT FINANCIAL GROUP INC	109485	Tampa, FL	01/20/2021 - 05/20/2021

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	3



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **25** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	02/22/2023
B	FINRA	General Securities Representative	Approved	02/22/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	02/22/2023
B	Alabama	Agent	Approved	03/10/2023
IA	Alabama	Investment Adviser Representative	Approved	03/20/2023
B	Arizona	Agent	Approved	02/22/2023
B	California	Agent	Approved	02/22/2023
B	Colorado	Agent	Approved	03/10/2023
B	Connecticut	Agent	Approved	02/22/2023
B	District of Columbia	Agent	Approved	02/22/2023
IA	Florida	Investment Adviser Representative	Approved	03/07/2023
B	Florida	Agent	Approved	03/08/2023
B	Georgia	Agent	Approved	02/22/2023



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	03/21/2023
B Kansas	Agent	Approved	02/22/2023
B Kentucky	Agent	Approved	02/22/2023
B Maryland	Agent	Approved	02/28/2023
B Massachusetts	Agent	Approved	04/11/2023
B Nevada	Agent	Approved	02/22/2023
B New York	Agent	Approved	02/22/2023
B North Carolina	Agent	Approved	03/13/2023
B Ohio	Agent	Approved	02/22/2023
B Oklahoma	Agent	Approved	03/13/2023
B Pennsylvania	Agent	Approved	02/23/2023
B Rhode Island	Agent	Approved	02/22/2023
B South Carolina	Agent	Approved	02/22/2023
B Tennessee	Agent	Approved	03/10/2023
B Texas	Agent	Approved	02/22/2023
IA Texas	Investment Adviser Representative	Restricted Approval	02/22/2023
B Virginia	Agent	Approved	03/13/2023
B Wisconsin	Agent	Approved	02/22/2023



Qualifications

Branch Office Locations

LPL FINANCIAL LLC
401 E. SLIGH AVE
TAMPA, FL 33604

LPL FINANCIAL LLC
400 DUNCAN STREET
GADSDEN, AL 35901



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/21/2017
Direct Participation Programs Representative Examination (S22)	Series 22	05/31/1985
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/03/1983

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	10/09/2006
Uniform Securities Agent State Law Examination (S63)	Series 63	03/29/1996

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	05/20/2021 - 02/24/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	TAMPA, FL
B	09/04/2019 - 02/24/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	TAMPA, FL
IA	01/20/2021 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	Tampa, FL
B	03/24/2009 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	TAMPA, FL
IA	12/17/2009 - 09/12/2019	SUMMIT FINANCIAL GROUP INC	CRD# 109485	GADSEN, AL
IA	10/11/2006 - 04/23/2009	INVESTMENT ADVISORS	CRD# 15708	TAMPA, FL
B	03/20/1992 - 04/23/2009	PROEQUITIES, INC.	CRD# 15708	TAMPA, FL
B	09/14/1990 - 02/01/1992	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	09/14/1990 - 02/01/1992	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	01/10/1989 - 09/04/1990	PROTECTIVE EQUITY SERVICES, INC.	CRD# 15708	BIRMINGHAM, AL
B	05/04/1983 - 11/16/1987	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2023 - Present	LPL Financial LLC	Registered Representative	Y	Tampa, FL, United States
12/1991 - Present	MONEY MATTERS OF TAMPA	OTHER - OWNER, FINANCIAL CONSULTANT	N	TAMPA, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2019 - 02/2023	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/ INVESTMENT ADVISOR REP	Y	EL SEGUNDO, CA, United States
03/2009 - 09/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	TAMPA, FL, United States
03/2009 - 09/2019	SUMMIT FINANCIAL GROUP INC	IA REP	Y	TAMPA, FL, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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) 12/2022 - The Money Coach LLC, DBA Money Matters of Tampa - DBA for LPL Business (entity for LPL business) - Inv. Related - Tampa, FL
- 2) 12/2022 - Money Matters - DBA for LPL Business (entity for LPL business) - Inv. Related - Tampa, FL
- 3) 12/2022 - Non-Variable Insurance - Inv. Related - Tampa, FL - Universal life and term insurance - Start date 08/25/1982 - 12-16 hrs/month
- 4) 12/2022 - The Money Coach LLC - Business Entity For Tax/Investment Purposes Only - Non-inv. Related - Tampa, FL - Owner - Start Date - 01/05/2009 - 180hrs/month
- 5) 12/2022 - Ronald Clark - Real Estate Rental - Inv. Related - 401 E. Sligh Ave. Tampa FL 33604 - Owner of Real Estate Rental - Start Date 01/15/1991 - 15hrs/month



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	3

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 3

Reporting Source:	Individual
Regulatory Action Initiated By:	Colorado Division of Insurance
Sanction(s) Sought:	Denial
Date Initiated:	09/10/2018
Docket/Case Number:	613231-EC-9870
Employing firm when activity occurred which led to the regulatory action:	Summit Brokerage Services
Product Type:	No Product
Allegations:	(1) Failure to demonstrate that you are competent, trustworthy, financially responsible and of good moral character and good business reputation. (2) Failure to fully meet the licensing requirements (3) failed to disclose a [PREVIOUSLY REPORTABLE PENDING FINRA COMPLAINT].
Current Status:	Final
Resolution:	Denial of License Application
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:	11/09/2018
Sanctions Ordered:	Denial



Broker Statement

The Colorado Dept. of Regulatory Agencies, Div. of Insurance, states that I did not disclose a pending customer demand letter. On my 2018 application for insurance licensing renewal I disclosed the May 29, 2015 demand letter. The same client had complained about the same issue to my previous broker-dealer on December 13, 2017. Since FINRA advised on April 20, 2018 it was taking no action, I did not understand that the demand letter sent to my prior broker-dealer was a "new" matter, since it was the same clients complaining about the same matter. I would have appealed this denial but I was in the hospital when the Colorado regulator sent the e-mail denying my application. I was not able to respond in time due to health issues.

Disclosure 2 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 07/12/2011

Docket/Case Number: 2009018098601

Employing firm when activity occurred which led to the regulatory action: PROEQUITIES, INC.

Product Type: Equity Listed (Common & Preferred Stock)

Allegations: NASD RULES 2110, 3040 - RONALD D. CLARK PARTICIPATED IN A PRIVATE SECURITIES TRANSACTION, NOT FOR SELLING COMPENSATION, INVOLVING THE PURCHASE OF APPROXIMATELY \$88,000 WORTH OF EQUITY SECURITIES BY CUSTOMERS AND FAILED TO PROVIDE WRITTEN NOTICE TO HIS MEMBER FIRM PRIOR TO HIS PARTICIPATION IN THE SECURITIES TRANSACTION.

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: 07/12/2011

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:	ANY CAPACITY
Duration:	15 BUSINESS DAYS
Start Date:	08/01/2011



End Date: 08/19/2011

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 07/20/2011

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, CLARK CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 15 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FROM AUGUST 1, 2011 THROUGH AUGUST 19, 2011.

Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 07/12/2011

Docket/Case Number: 2009018098601

Employing firm when activity occurred which led to the regulatory action: PROEQUITIES, INC

Product Type: Equity Listed (Common & Preferred Stock)

Allegations: NASD RULES 2110, 3040 - RONALD D. CLARK PARTICIPATED IN A PRIVATE SECURITIES TRANSACTION, NOT FOR SELLING COMPENSATION, INVOLVING THE PURCHASE OF APPROXIMATELY \$88,000 WORTH OF EQUITY SECURITIES BY CUSTOMERS AND FAILED TO PROVIDE WRITTEN NOTICE TO HIS MEMBER FIRM PRIOR TO HIS PARTICIPATION IN THE SECURITIES TRANSACTION.

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: 07/12/2011
Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: ANY CAPACITY
Duration: 15 BUSINESS DAYS
Start Date: 08/01/2011
End Date: 08/19/2011

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:**Broker Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, CLARK CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 15 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FROM AUGUST 1, 2011 THROUGH AUGUST 19, 2011.

Disclosure 3 of 3

Reporting Source: Regulator
Regulatory Action Initiated By: ILLINOIS SECURITIES DEPARTMENT

Sanction(s) Sought:**Other Sanction(s) Sought:**

Date Initiated: 11/04/1996

Docket/Case Number: 9600652

Employing firm when activity occurred which led to the regulatory action:

Product Type:**Other Product Type(s):**

Allegations: RESPONDENT SOLD UNREGISTERED PROMISSORY NOTES



OR INVESTMENT CONTRACTS ISSUED BY DIRECT PARTICIPATION SERVICES, INC. D/B/A GOVERNMENT FINANCIAL TO ILLINOIS RESIDENTS.

Current Status: Final
Resolution: Settled
Resolution Date: 06/18/1997
Sanctions Ordered: Disgorgement/Restitution
Other Sanctions Ordered:

Sanction Details: NOTICE OF HEARING ISSUED NOVEMBER 4, 1996. HEARING SET JANUARY 15, 1997. SETTLEMENT AGREEMENT ISSUED JUNE 18, 1997. RESPONDENT WAS ACCESSED A FEE OF \$500.00 FOR COST OF INVESTIGATION AND AGREES TO MAKE RESTITUTION TO THE ILLINOIS INVESTOR OF \$73,045.

Regulator Statement CONTACT: 217-785-4940

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Reporting Source: Individual
Regulatory Action Initiated By: STATE OF ILL

Sanction(s) Sought:
Other Sanction(s) Sought:

Date Initiated: 11/04/1996
Docket/Case Number: 9600652

Employing firm when activity occurred which led to the regulatory action:

Product Type:
Other Product Type(s):

Allegations: MARKETING W/O ADEQUATE LICENSING

Current Status: Final
Resolution: Settled
Resolution Date: 06/18/1997
Sanctions Ordered: Disgorgement/Restitution
Other Sanctions Ordered:

Sanction Details: ABSOLUTION

Broker Statement STATE OF ILLINOIS COMPLETELY ABSOLVED ME OF ANY VIOLATION



End of Report

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