



IAPD Report

PETER NAVARETTA SR

CRD# 1209313

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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

PETER NAVARETTA SR (CRD# 1209313)

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 **12/08/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	10/13/2023
IA	LPL FINANCIAL LLC	CRD# 6413	10/16/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	OPPENHEIMER & CO. INC.	249	NORTH PALM BEACH, FL	10/25/2021 - 10/20/2023
B	OPPENHEIMER & CO. INC.	249	NORTH PALM BEACH, FL	10/22/2021 - 10/20/2023
B	UBS FINANCIAL SERVICES INC.	8174	STUART, FL	07/15/2011 - 09/07/2021

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
Customer Dispute	2



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 **1** 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	General Securities Representative	Approved	10/13/2023
B	FINRA	General Securities Sales Supervisor	Approved	10/13/2023
B	Florida	Agent	Approved	10/13/2023
IA	Florida	Investment Adviser Representative	Approved	10/16/2023

Branch Office Locations

LPL FINANCIAL LLC
740 SE INDIAN STREET
STUART, FL 34997



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 3 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	12/18/1997

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/19/1983

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/18/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/02/1983

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	10/25/2021 - 10/20/2023	OPPENHEIMER & CO. INC.	CRD# 249	NORTH PALM BEACH, F
B	10/22/2021 - 10/20/2023	OPPENHEIMER & CO. INC.	CRD# 249	NORTH PALM BEACH, F
B	07/15/2011 - 09/07/2021	UBS FINANCIAL SERVICES INC.	CRD# 8174	STUART, FL
IA	07/15/2011 - 09/07/2021	UBS FINANCIAL SERVICES INC.	CRD# 8174	STUART, FL
B	06/01/2009 - 07/21/2011	MORGAN STANLEY SMITH BARNEY	CRD# 149777	STUART, FL
IA	06/01/2009 - 07/21/2011	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	STUART, FL
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	STUART, FL
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	STUART, FL
IA	04/03/2006 - 04/02/2007	MORGAN STANLEY	CRD# 7556	STUART, FL
B	03/31/2006 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	STUART, FL
B	07/01/2003 - 04/03/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	STUART, FL
IA	07/01/2003 - 04/03/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	STUART, FL
IA	11/04/1997 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	STUART, FL
B	10/29/1997 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	05/22/1991 - 10/15/1997	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	03/10/1988 - 05/18/1991	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	02/15/1988 - 03/04/1988	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	
B	11/23/1983 - 02/15/1988	E. F. HUTTON & COMPANY INC	CRD# 235	



Registration & Employment History

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
10/2023 - Present	LPL Financial	Registered Representative	Y	Stuart, FL, United States
10/2021 - 10/2023	OPPENHEIMER CO, & INC	REGISTERED FINANCIAL ASSOCIATE	Y	WEST PALM BEACH, FL, United States
07/2011 - 08/2021	UBS FINANCIAL SERVICES INC	REGISTERED CLIENT SERVICE ASSOICATE	Y	STUART, 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) 10/02/2023 - Investment Planning Group - DBA for LPL Business (entity for LPL business) - Inv Rel - At Reported Business Location(s)
- 2) 11/13/2023 - JMAK, Inc - Business Entity For Tax/Investment Purposes Only - Not Investment Related - AT Reported Business Location(s) - Start Date 11/13/2023 - 10 Hours Per Month/ During Trading



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
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: SHEARSON LEHMAN HUTTON

Allegations: CUSTOMERS v. MEMBER FIRM AND REGISTERED REPS. FOR FAILURE TO FOLLOW CUSTOMERS' INSTRUCTIONS (CSs, MONEY MARKET OR GINNEY MAES) REGARDING INVESTMENT OF A LUMP SU PENSION PAYMENT. RESPONDENTS ASSERT CLAIMANT'S OVERRIDING CONCERN WAS GROWTH RATHER THAN SAFETY AND CONSENTED TO INVESTMENT IN "HIGH YIELD" FUNDS AND THAT LOSSES WERE DUE TO "LEGITIMATE MARKET FLUCTUATIONS" AND NOT BY THEIR ACTIONS.

Product Type:

Alleged Damages: \$12,067.71

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NYSE - CASE #N/A

Date Notice/Process Served: 06/14/1988

Arbitration Pending? No

Disposition: Other

Disposition Date: 06/06/1989

Disposition Detail: AWARD AGAINST PARTY
RESPONDENT SHEARSON LEHMAN HUTTON IS



HEREBY ORDERED TO PAY TO THE CLAIMANTS THE SUM OF \$2,500.
RESPONDENTS ARE TO BE ASSESSED THE COSTS OF \$800.00 IN THI
MATTER

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SHEARSON LEHMAN HUTTON

Allegations: CUSTOMERS VS MEMBER FIRM AND REGISTERED REPS.
FOR FAILURE TO FOLLOW CUSTOMERS INSTRUCTIONS (CSS, MONEY
MARKET
OR GINNEY MACS) REGARDING INVESTMENT OF A LUMP SUM PENSION
PAYMENT RESPONDENTS ASSERT CLAIMANTS OVERRIDING CONCERN
WAS
GROWTH RATHER THAN SAFETY AND CONSENTED IN INVESTMENTS IN
"HIGH
YIELD" FUNDS AND THAT LOSSES WERE DUE TO LEGITIMATE MARKET
FLUCTUATIONS AND NOT BY THEIR ACTIONS. CLAIM \$12,067.71;
PUNITIVE \$0.00; ATTY FEES \$0.00.

Product Type:

Alleged Damages: \$12,067.71

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NEW YORK STOCK EXCHANGE

Date Notice/Process Served: 06/14/1988

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 06/06/1989

Monetary Compensation Amount: \$3,300.00

Individual Contribution Amount:

Broker Statement RESPONDENT SHEARSON LEHMAN HUTTON HEREBY ORDERED
TO PAY TO THE CLAIMANTS THE SUM OF \$2,500.00 RESPONDENTS ARE TO
BE ASSESSED THE COSTS OF \$800.00 IN THIS MATTER.
I INHERITED THE ACCOUNT FROM A BROKER THAT PASSED
AWAY AT E.F. HUTTON [CUSTOMER] ALREADY HAD THE INVESTMENT. HE



ROLLED OVER HIS IN THE SAME INVESTMENT. I LEFT E.F. HUTTON WHEN IT WAS SOLD TO SHEARSON. [OTHER FIRM EMPLOYEE] INHERITED THE ACCOUNT AND PLACED IT. (I BELIEVE IN JUNK BOND FUNDS). AT THE TIME OF THE COMPLAINTS I WAS AT PRUDENTIAL SECURITIES. I HAD NO KNOWLEDGE OF [OTHER FIRM EMPLOYEE] ACTIONS, AS I HAD INHERITED THE ACCOUNT.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUDENTIAL-BACHE SECURITIES INC.; SHEARSON LEHMAN HUTTON INC.; DEAN WITTER REYNOLDS INC.

Allegations: [CUSTOMER] ALLEGES THAT MR. NAVARETTA BOUGHT UNRATED BONDS FOR HIS IRA ROLLOVER ACCOUNT AS WELL AS OTHER SECURITIES HE DID NOT AUTHORIZE. [CUSTOMER] ALLEGED DAMAGES OF \$100,000.00.

Product Type:

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/21/1993

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 92-00696

Date Notice/Process Served: 09/12/1990

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/21/1993

Monetary Compensation Amount: \$20,000.00

Individual Contribution Amount: \$0.00

Firm Statement FIRM AGREED TO PAY CLIENT \$20,000.00 TO SETTLE ALL CLAIMS. MR. NAVARETTA WAS NOT ASKED TO CONTRIBUTE. NOT PROVIDED

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Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:

PRUDENTIAL BACHE

Allegations:

CLIENT ALLEGES THAT I BOUGHT UNRATED BONDS FOR IS IRA ROLLOVER ACCOUNT AS WELL AS OTHER SECURITIES HE DID NOT AUTHORIZE. SOUGH UNSPECIFIED AMOUNT.

Product Type:

Other

Other Product Type(s):

BONDS

Alleged Damages:

\$100,000.00

Customer Complaint Information

Date Complaint Received:

09/12/1990

Complaint Pending?

No

Status:

Arbitration/Reparation

Status Date:

03/19/1992

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:

NASD; 92-00696

Date Notice/Process Served:

03/19/1992

Arbitration Pending?

No

Disposition:

Settled

Disposition Date:

05/21/1993

Monetary Compensation Amount:

\$20,000.00

Individual Contribution Amount:

\$0.00

Broker Statement

THE FIRM AGREED TO PAY THE CLIENT \$20,000 TO SETTLE ALL CLAIMS. I WAS NOT ASKED TO CONTRIBUTE.



End of Report

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