IAPD Report

HARVEY GERALD STEIN

CRD# 1231200

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

HARVEY GERALD STEIN (CRD# 1231200)

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 **11/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	09/13/2011
B	IFP SECURITIES, LLC	CRD# 297287	05/23/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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
B	LPL FINANCIAL LLC	6413	BOCA RATON, FL	08/03/2011 - 05/23/2019
IA	ASSET & FINANCIAL PLANNING, LTD	110709	BOCA RATON, FL	06/09/1998 - 08/09/2011
B	PRIME CAPITAL SERVICES, INC.	18334	BOCA RATON, FL	06/25/1996 - 08/09/2011

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 **21** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **IFP SECURITIES, LLC**

Main Address: 3030 NORTH ROCKY POINT DRIVE WEST,
SUITE 700
TAMPA, FL 33607

Firm ID#: 297287

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/23/2019
B	Arizona	Agent	Approved	06/19/2019
B	California	Agent	Approved	06/06/2019
B	Colorado	Agent	Approved	03/16/2020
B	Connecticut	Agent	Approved	03/13/2020
B	Delaware	Agent	Approved	03/12/2024
B	Florida	Agent	Approved	05/23/2019
B	Georgia	Agent	Approved	06/07/2019
B	Illinois	Agent	Approved	06/28/2019
B	Indiana	Agent	Approved	11/13/2025
B	Maryland	Agent	Approved	06/06/2019
B	Massachusetts	Agent	Approved	06/06/2019
B	Nevada	Agent	Approved	06/06/2019

Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	02/27/2025
B	New Jersey	Agent	Approved	06/06/2019
B	New York	Agent	Approved	06/06/2019
B	North Carolina	Agent	Approved	06/06/2019
B	Ohio	Agent	Approved	07/25/2019
B	Pennsylvania	Agent	Approved	12/16/2022
B	Rhode Island	Agent	Approved	07/21/2022
B	South Carolina	Agent	Approved	06/06/2019
B	Virginia	Agent	Approved	06/06/2019

Branch Office Locations

5550 Glades Road
Ste 250
Boca Raton, FL 33431

Employment 2 of 2

Firm Name: **INDEPENDENT FINANCIAL PARTNERS**

Main Address: 3030 NORTH ROCKY POINT DRIVE WEST
SUITE 700
TAMPA, FL 33607

Firm ID#: 125112

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	09/13/2011

Branch Office Locations

INDEPENDENT FINANCIAL PARTNERS
5550 Glades Road
Ste 250

Qualifications

Boca Raton, FL 33431

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, 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)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	05/18/1985
B	Non-Member General Securities Examination (S2)	Series 2	10/21/1980

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/26/1995

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

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
B	08/03/2011 - 05/23/2019	LPL FINANCIAL LLC	CRD# 6413	BOCA RATON, FL
IA	06/09/1998 - 08/09/2011	ASSET & FINANCIAL PLANNING, LTD	CRD# 110709	BOCA RATON, FL
B	06/25/1996 - 08/09/2011	PRIME CAPITAL SERVICES, INC.	CRD# 18334	BOCA RATON, FL
B	04/20/1994 - 10/23/1997	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
B	01/25/1993 - 05/06/1994	TRIAD FINANCIAL INC.	CRD# 18487	HOLBROOK, NY
B	12/04/1990 - 02/18/1993	MLC SECURITIES CORPORATION	CRD# 16751	
B	12/02/1983 - 01/08/1992	WINDSOR CAPITAL MARKETS CORP.	CRD# 13427	
B	08/11/1986 - 11/28/1988	AEGIS CAPITAL CORP.	CRD# 15007	

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
05/2019 - Present	IFP Securities, LLC	REGISTERED REPRESENTATIVE	Y	BOCA RATON, FL, United States
08/2011 - Present	INDEPENDENT FINANCIAL PARTNERS	Investment Adviser Representative	Y	BOCA RATON, FL, United States
08/2011 - 05/2019	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	BOCA RATON, 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. 8/21/2013: CAPITAL CONCLUSIONS CORPORATION - NON-VARIABLE INSURANCE DBA - CAPITAL CONCLUSIONS CORPORATION - INV REL - At Reported Business Location(s) - FIXED INSURANCE. - TIME SPENT 25%

Registration & Employment History

OTHER BUSINESS ACTIVITIES

2. 02/17/2015: Independent Financial Partners - Registered Investment Advisor DBA - Capital Conclusions Corporation - INV REL - At Reported Business Location(s) - Start 10/01/1998 - 120 Hr/Mo; 120 Hours During Securities Trading

3. 07/08/2016: Serve and Protect Financial, Inc. - DBA - INV REL - At Reported Business Location(s) - Registered Rep and IAR; Start 06/03/2016 - IAR - 40 Hr/Mo; 40 Hours During Securities Trading

4. Harvey Stein; Trustee; Investment related; 19341 Lost Oak Lane, FL; Trustee of the Melvin Siegel Credit Shelter Trust UAD; Start 2/24/2020; 1 hr/mo.

5. JEAN SIEGEL UAD 12/16/91 HARVEY STEIN TTEE - Not Investment Related- 19341 LOST OAKS LN BOCA RATON FL 33498-4840 - This is a Revocable Life insurance Trust, It is only used to pay life insurance premiums. No investments are made within this account. - Trustee - Dec. 16, 1991 - 1Hr/month / 0 hrs during trading

6. IRWIN J OPPER TRUST AGREEMENT UAD 08/30/11 HARVEY STEIN TTEE- Not Investment Related- 19341 LOST OAKS LN BOCA RATON FL 33498-4840 - Trust - Trustee - Aug. 30, 2014 - 1hr/month / 1 hr/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:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL, LLC
Allegations:	CLAIMANT ALLEGES THAT ADVISOR MADE UNSUITABLE INVESTMENT RECOMMENDATIONS IN REITS, BUSINESS DEVELOPMENT CORPS, AND MUTUAL FUNDS.
Product Type:	Mutual Fund Real Estate Security Other: BUSINESS DEVELOPMENT CORPS
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN $5,000.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	NEW YORK SUPREME COURT, NEW YORK COUNTY, NY
Docket/Case #:	1553252016

Filing date of arbitration/CFTC reparation or civil litigation:	06/23/2016

Customer Complaint Information

Date Complaint Received:	07/06/2016
Complaint Pending?	No
Status:	Withdrawn
Status Date:	12/05/2016
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS LAWSUIT WAS INITIATED BY THE CUSTOMER'S NIECE FOLLOWING THE DEATH OF THE CUSTOMER. THE ADVISOR AND LPL DENIED THE ALLEGATIONS AND PROVIDED DETAILED INFORMATION TO THE CLAIMANT REGARDING THE OVERALL POSITIVE PERFORMANCE OF THE RECOMMENDED PORTFOLIO. THE MATTER WAS VOLUNTARILY DISCONTINUED BY THE CLAIMANT. NO SUMS WERE PAID BY LPL OR THE ADVISOR.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRIME CAPITAL SERVICES, INC.
Allegations:	CUSTOMER'S DAUGHTER ALLEDGES THAT REPRESENTATIVE WAS NEGLEGENT IN THE HANDLING OF A BENEFICIARY CHANGE ON CUSTOMER'S ANNUITY AND IRA ACCOUNT.
Product Type:	Annuity-Variable
Alleged Damages:	$50,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/06/2009
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	03/06/2009
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	State Court

Name of Court:	COURT OF COMMON PLEAS
Location of Court:	MONROE COUNTY, PENNSYLVANIA
Docket/Case #:	NO. 2009-CV1925
Date Notice/Process Served:	03/03/2009
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	10/05/2009
Monetary Compensation Amount:	$14,990.00
Individual Contribution Amount:	$13,191.00
Broker Statement	THE SIGNATURE ON THE BENEFICIARY CHANGE FORM DID NOT MATCH THE OWNER'S SIGNATURE. THE COMPLIANCE DEPARTMENT WOULD NOT ALLOW ANY BENEFICIARY CHANGES TO BE MADE WITHOUT A COURT DETERMINATION. THE LAWSUIT WAS SETTLED TO AVOID EXCESSIVE LITIGATION FEES, AND NO WRONGDOING WAS DETERMINED.

End of Report

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