IAPD Report

ROBERT TENDLER

CRD# 1234431

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8

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

ROBERT TENDLER (CRD# 1234431)

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 **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	07/24/2024
IA	LPL FINANCIAL LLC	CRD# 6413	07/24/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	WELLS FARGO ADVISORS	11025	MANASQUAN, NJ	05/04/2016 - 07/29/2024
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	MANASQUAN, NJ	05/04/2016 - 07/29/2024
B	LPL FINANCIAL LLC	6413	MANASQUAN, NJ	09/30/2008 - 05/17/2016

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	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 **27** 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 Principal	Approved	07/24/2024
B	FINRA	General Securities Representative	Approved	07/24/2024
B	FINRA	Municipal Fund	Approved	07/24/2024
B	Arizona	Agent	Approved	07/24/2024
B	Arkansas	Agent	Approved	08/01/2024
B	California	Agent	Approved	07/24/2024
B	Connecticut	Agent	Approved	08/01/2024
B	Delaware	Agent	Approved	07/24/2024
B	District of Columbia	Agent	Approved	08/01/2024
B	Florida	Agent	Approved	07/24/2024
IA	Florida	Investment Adviser Representative	Approved	07/25/2024
B	Georgia	Agent	Approved	07/24/2024
B	Illinois	Agent	Approved	01/30/2026

Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	07/24/2024
B	Massachusetts	Agent	Approved	07/25/2024
B	New Hampshire	Agent	Approved	07/29/2024
B	New Jersey	Agent	Approved	07/24/2024
IA	New Jersey	Investment Adviser Representative	Approved	07/25/2024
B	New Mexico	Agent	Approved	02/04/2026
B	New York	Agent	Approved	07/24/2024
B	North Carolina	Agent	Approved	07/24/2024
B	Ohio	Agent	Approved	07/24/2024
B	Oregon	Agent	Approved	09/16/2024
B	Pennsylvania	Agent	Approved	07/24/2024
B	Rhode Island	Agent	Approved	07/24/2024
B	South Carolina	Agent	Approved	07/26/2024
B	Tennessee	Agent	Approved	07/24/2024
B	Texas	Agent	Approved	07/24/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	07/24/2024
B	Vermont	Agent	Approved	01/21/2025
B	Virginia	Agent	Approved	07/24/2024

Qualifications

	Regulator	Registration	Status	Date
B	West Virginia	Agent	Approved	07/24/2024
B	Wisconsin	Agent	Approved	07/24/2024

Branch Office Locations

LPL FINANCIAL LLC
JUPITER, FL

LPL FINANCIAL LLC
2424 ROUTE 34
MANASQUAN, NJ 08736

LPL FINANCIAL LLC
28 LEROY PL
RED BANK, NJ 07701

LPL FINANCIAL LLC
3300 PGA BLVD, STE 990
PALM BEACH GARDENS, FL 33410

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Fund Securities Principal Examination (S51)	Series 51	12/15/2006
B	General Securities Principal Examination (S24)	Series 24	07/21/1994

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	11/16/1985

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/13/2016
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/17/1986

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	05/04/2016 - 07/29/2024	WELLS FARGO ADVISORS	CRD# 11025	MANASQUAN, NJ
B	05/04/2016 - 07/29/2024	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	MANASQUAN, NJ
B	09/30/2008 - 05/17/2016	LPL FINANCIAL LLC	CRD# 6413	MANASQUAN, NJ
IA	09/30/2008 - 05/17/2016	LPL FINANCIAL LLC	CRD# 6413	MANASQUAN, NJ
IA	11/29/2004 - 12/01/2008	HARBOR LIGHTS FINANCIAL GROUP,INC	CRD# 129048	MANASQUAN, NJ
B	06/21/1994 - 10/03/2008	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	MANASQUAN, NJ
B	07/26/1993 - 06/21/1994	CAPITAL ANALYSTS, INCORPORATED	CRD# 5478	CINCINNATI, OH
B	11/19/1989 - 07/26/1993	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	11/19/1985 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	

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
07/2024 - Present	LPL Financial LLC	REGISTERED REPRESENTATIVE	Y	Manasquan, NJ, United States
05/2016 - 07/2024	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	MANASQUAN, NJ, 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.

1.07/24/2024; Investment products and services are offered through LPL Financial LLC using the DBA/trade name Harbor Lights Financial Group; Investment Related; at Reported Business Location(s); Start Date 07/05/2024; 160hrs/mth; 8hrs during trading

Registration & Employment History

OTHER BUSINESS ACTIVITIES

2.07/24/2024; Harbor Lights Property Management LLC; Real Estate Rental; Investment Related; 2424 Highway 34 Manasquan,New; Start Date 07/05/2024; 2hrs/mth; 0hrs during trading
3.07/24/2024; Tendler Consulting Group, Inc.; Business Entity For Tax/Investment Purposes Only; Not Investment Related; at Reported Business Location(s); Start Date 07/05/2024; 1hrs/mth; 0hrs during trading
4.07/16/2025; Investment products and services are offered through LPL Financial LLC using the DBA/trade name Harbor Lights Private Wealth Management; Investment Related; at Reported Business Location(s); Start Date 07/14/2025; 5hrs/mth; 1hrs during trading
5.09/02/2025; Investment products and services are offered through LPL Financial LLC using the DBA/trade name Lighthouse Private Wealth; Investment Related; at Reported Business Location(s); Start Date 08/27/2025; 60hrs/mth; 60hrs during trading
6.09/23/2025; Investment products and services are offered through LPL Financial LLC using the DBA/trade name Lighthouse Private Wealth; Investment Related; at Reported Business Location(s); Start Date 09/15/2025; 25hrs/mth; 10hrs during trading
7.05/28/2026; Investment products and services are offered through LPL Financial LLC using the DBA/trade name Lighthouse Private Wealth LLC; Investment Related; at Reported Business Location(s); Start Date 05/26/2026; 20hrs/mth; 15hrs 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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	CUSTOMER ALLEGES THAT UPON TRANSFER OF RETIREMENT PLAN ASSETS FROM PREVIOUS PROVIDER NATIONWIDE, TO NEW PROVIDER ING, IN NOVEMBER OF 2008, IT INCURRED CHARGES OF $24,459.29 ON ACCOUNT OF A MARKET VALUE ADJUSTMENT IMPOSED BY NATIONWIDE. CUSTOMER BELIEVES THAT REP IS RESPONSIBLE, AS HE SHOULD HAVE KNOWN AND ADVISED OF THIS AMOUNT PRIOR TO TRANSFER. REPRESENTATIVE DENIES ALL ALLEGATIONS, AND ADVISES THAT BOTH HE AND CUSTOMER WERE VERBALLY ADVISED BY NATIONWIDE IN EARLY 2008 THAT THERE WOULD BE NO MARKET VALUE ADJUSTMENT UPON LIQUIDATION AND TRANSFER TO NEW PROVIDER. FURTHER, IN OCTOBER OF 2008, NATIONWIDE AND ING BOTH ADVISED THE CUSTOMER OF ANTICIPATED MARKET VALUE ADJUSTMENT CHARGES THAT WOULD BE IMPOSED.
Product Type:	Other: GROUP ANNUITY
Alleged Damages:	$24,459.29
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:	05/19/2009
Complaint Pending?	No
Status:	Settled
Status Date:	12/28/2009
Settlement Amount:	$12,500.00
Individual Contribution Amount:	$5,000.00
Broker Statement	THIS MATTER WAS SETTLED AS A CUSTOMER ACCOMMODATION ONLY, WITH NO ADMISSION OF LIABILITY, SOLELY AS A BUSINESS DECISION AND IN AN EFFORT TO AVOID PROTRACTED LITIGATION.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC.
Allegations:	CUSTOMERS ALLEGE THAT MR. TENDLER FAILED TO FOLLOW THEIR INVESTMENT INSTRUCTIONS.
Product Type:	Mutual Fund
Alleged Damages:	$27,000.00
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:	10/24/2008
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	08/26/2010
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THE COMPLAINT WAS DETERMINED TO BE WITHOUT MERIT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC.
Allegations:	CUSTOMERS ALLEGE THAT MR. TENDLER FAILED TO FOLLOW THEIR INVESTMENT INSTRUCTIONS.
Product Type:	Mutual Fund

Alleged Damages:	$27,000.00
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:	10/24/2008
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	08/26/2010
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	ON 09/29/08 THE CLIENT AND REP SPOKE VIA TELEPHONE TO DISCUSS HIS PORTFOLIO. AT THE TIME OF THE CONVERSATION THE CLIENT'S ALLOCATION WAS 35% CASH/BONDS AND 65% EQUITIES. THE CLIENT AGREED TO MODIFY THE ALLOCATION TO 50% CASH/BONDS AND 50% EQUITIES. AT NO TIME DID HE INDICATE HIS DESIRE TO GET OUT OF THE MARKET. REP IMMEDIATELY PROCESSED THE TRADES. THE CALL DETAILS WERE MEMORIALIZED IN A SEPARATELY HAND WRITTEN TRADE TICKET; REP ALSO RECORDED THE DETAILS OF DISCUSSION INTO OUR CRM CLIENT MANAGEMENT SYSTEM-THAT DAY AND TIME STAMPED THE ENTRY. BOTH THESE RECORDS WERE MADE CONTEMPORANEOUSLY. THE COMPLAINT WAS DETERMINED TO BE WITHOUT MERIT.

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE
Allegations:	RR NAMED AS DEFENDANT UNDER PRINCIPLE OF RESPONDENT SUPERIOR. TENDLER WAS NOT THE RR OF RECORD FOR TRADES WHICH ARE THE SUBJECT OF THE COMPLAINT.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$480,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	
Status:	Arbitration/Reparation
Status Date:	06/01/2007
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 06-00666
Date Notice/Process Served:	04/15/2006
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/31/2007
Monetary Compensation Amount:	$150,000.00
Individual Contribution Amount:	$0.00

Civil Litigation Information

Court Details:	US DISTRICT COURT, NEWARK, NJ 3:05-6V-00195
Date Notice/Process Served:	03/08/2005
Litigation Pending?	No
Disposition:	Other
Disposition Date:	08/19/2005
Monetary Compensation Amount:	$0.00
Individual Contribution Amount:	$0.00

End of Report

This page is intentionally left blank.