IAPD Report

ROY LEON MATLOCK JR

CRD# 1241763

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

ROY LEON MATLOCK JR (CRD# 1241763)

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 **10/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	11/21/2023
IA	PKS ADVISORY SERVICES, LLC	CRD# 125648	11/27/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	TERRA WEALTH	320643	NASHVILLE, TN	07/12/2022 - 10/24/2023
IA	PKS ADVISORY SERVICES, LLC	125648	Nashville, TN	09/21/2023 - 10/09/2023
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	Nashville, TN	03/24/2022 - 10/09/2023

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	1
Termination	1

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

Employment 1 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**

Main Address: 80 STATE STREET
ALBANY, NY 12207

Firm ID#: 35747

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	11/21/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	11/21/2023
B	Alabama	Agent	Approved	12/08/2023
B	California	Agent	Approved	11/21/2023
B	Florida	Agent	Approved	02/06/2024
B	Georgia	Agent	Approved	11/22/2023
B	Illinois	Agent	Approved	04/30/2024
B	Kentucky	Agent	Approved	12/07/2023
B	Oregon	Agent	Approved	12/04/2023
B	Tennessee	Agent	Approved	02/03/2026
B	Texas	Agent	Approved	01/03/2024
B	Virginia	Agent	Approved	01/02/2025

Branch Office Locations

Qualifications

1802 Williamson Ct
Suite 101
Brentwood, TN 37027

Employment 2 of 2

Firm Name:	**PKS ADVISORY SERVICES, LLC**
Main Address:	80 STATE STREET ALBANY, NY 12207
Firm ID#:	125648

	Regulator	Registration	Status	Date
IA	Tennessee	Investment Adviser Representative	Approved	12/06/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	11/27/2023

Branch Office Locations

PKS ADVISORY SERVICES, LLC
1802 Williamson Ct
#101
Brentwood, TN 37027

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/30/1988

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/16/1984

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/16/2019
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/15/1984

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	07/12/2022 - 10/24/2023	TERRA WEALTH	CRD# 320643	NASHVILLE, TN
IA	09/21/2023 - 10/09/2023	PKS ADVISORY SERVICES, LLC	CRD# 125648	Nashville, TN
B	03/24/2022 - 10/09/2023	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Nashville, TN
IA	10/01/2020 - 05/09/2022	PRIMERICA ADVISORS	CRD# 10111	BRENTWOOD, TN
B	03/19/1984 - 05/06/2022	PFS INVESTMENTS INC.	CRD# 10111	BRENTWOOD, TN

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
11/2023 - Present	PKS Advisory Services, LLC dba RMJ Advisory	Investment Advisor Representative	Y	Nashville, TN, United States
11/2023 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
06/2008 - Present	Sales Team Pro, LLC	Owner	Y	Nashville, TN, United States
09/2023 - 10/2023	PKS Advisory Services, LLC	Investment Advisor Representative	Y	Nashville, TN, United States
09/2023 - 10/2023	RMJ Small Biz	Owner	N	Nashville, TN, United States
07/2022 - 10/2023	TERRA WEALTH MANAGEMENT, LLC	CHAIRMAN	Y	NASHVILLE, TN, United States
03/2022 - 10/2023	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
01/2023 - 09/2023	ConnectMyBiz LLC	Owner	N	Nashville, TN, United States
02/1991 - 03/2022	PRIMERICA FINANCIAL SERVICES	SALES	Y	BRENTWOOD, TN, United States
01/1984 - 03/2022	PFS INVESTMENTS INC.	SALES	Y	BRENTWOOD, TN, United States

Registration & Employment History

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. PKS Advisory Services, LLC dba RMJ Advisory. Investment related. At the registered location. Independent Advisor/Agent of PKSA- Registered independent advisory firm.11/2023. 40hours. 40hours. Meet with clients, handle client business and train other advisors.
2. RMJ Insurance LLC, Fixed Insurance, Life, P&C. Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Insurance Sales. Agent. 03/2022. 10 Hrs/Mo; All During Trading Hours. Insurance Sales.
3. The Money and Business Hour Radio Show. Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Talk Radio. Owner. 02/2019. Time Spent Varies, about 2 hours a week, 1/2 during trading hours. Prerecorded and Live Radio Show that is also a Podcast. No Specific Advice Given.
4. Sales Team Pro. Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Sales Tool App. Owner. 06/2008. 20 Hrs/Mo; Some During Trading Hours. Operate Business.
5. Definet Contact. Not Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Technology Services Company. Owner. 06/2008. 5 Hrs/Mo; Some During Trading Hours. Digital Agency that does not Involve Financial Services. Managerial in Nature.
6. RMJ Marketing LLC. Not investment related. 2817 West End. Ave. #388 Nashville, TN. 37203. Encompasses the expansion of the radio show and manages advertising. 5 Hrs/Mo; Some During Trading Hours. Digital Agency that does not Involve Financial Services. Managerial in Nature.
7. Fixed Insurance. Investment related. At the registered location. Fixed insurance. Agent. Agent. 11/13/2023. 10. 10.Provide insurance advice based on the needs of client(s).
8. RMJ Small Biz, LLC. Investment Related. At Reported Location. Health Insurance, LTC, Disability Insurance, and Medicare. Owner. 10/2025. 32 Hrs/Mo; 18 Hrs During Trading Hours. Oversee Agents Selling and to Sell As an Agent.

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	1
Termination	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PFS INVESTMENTS, INC
Allegations:	FAILED TO LIQUIDATE CLIENT ACCOUNTS WHEN AT MARKET PEAK (NO REDEMPTION ORDER FROM CLIENT)
Product Type:	Mutual Fund(s)
Alleged Damages:	$20,000.00

Customer Complaint Information

Date Complaint Received:	10/27/2003
Complaint Pending?	No
Status:	Settled
Status Date:	07/20/2004
Settlement Amount:	$24,000.00
Individual Contribution Amount:	$0.00

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	PFS INVESTMENTS INC.
Termination Type:	Permitted to Resign
Termination Date:	03/24/2022
Allegations:	MR. MATLOCK WAS SUSPENDED AT THE TIME OF HIS RESIGNATION FOR FAILING TO FOLLOW FIRM RULES FOR OBTAINING APPROVAL FOR AN INVESTMENT SEMINAR WITH THE PUBLIC, WHICH BY HIS ACCOUNT, THOUSANDS OF PEOPLE PARTICIPATED IN VIA ZOOM AND YOUTUBE, AND FOR OTHER POTENTIAL BREACHES OF LEGAL DUTIES. MR. MATLOCK ALSO DEVELOPED A CLIENT RELATIONSHIP MANAGEMENT TOOL WIYHOUT THE FIRM'S APPROVAL AND HELD OTHER PUBLIC-FACING SEMINARS AND SECURITIES TRAININGS IN VIOLATION OF FIRM RULES ON SPEAKING ENGAGEMENTS. MATLOCK ENTERED INTO AGREEMENTS TO BRING HIS CONDUCT INTO COMPLIANCE THAT HE THEN VIOLATED.
Product Type:	Other: VARIOUS
Firm Statement	The Firm's internal review was completed and Primerica's business disputes with Mr. Matlock have been amicably resolved and related litigation was dismissed.

Reporting Source:	Individual
Firm Name:	PFS INVESTMENTS INC.
Termination Type:	Permitted to Resign
Termination Date:	03/24/2022
Allegations:	MR. MATLOCK WAS SUSPENDED AT THE TIME OF HIS RESIGNATION FOR FAILING TO FOLLOW FIRM RULES FOR OBTAINING APPROVAL FOR AN INVESTMENT SEMINAR WITH THE PUBLIC, WHICH BY HIS ACCOUNT, THOUSANDS OF PEOPLE PARTICIPATED IN VIA ZOOM AND YOUTUBE, AND FOR OTHER POTENTIAL BREACHES OF LEGAL DUTIES. MR. MATLOCK ALSO DEVELOPED A CLIENT RELATIONSHIP MANAGEMENT TOOL WIYHOUT THE FIRM'S APPROVAL AND HELD OTHER PUBLIC-FACING SEMINARS AND SECURITIES TRAININGS IN VIOLATION OF FIRM RULES ON SPEAKING ENGAGEMENTS. MATLOCK ENTERED INTO AGREEMENTS TO BRING HIS CONDUCT INTO COMPLIANCE THAT HE THEN VIOLATED.
Product Type:	Other: VARIOUS
Broker Statement	I have not violated any investment-related statutes, regulations, rules or industry standards of conduct. The alleged investigation regarding a seminar I held and the client relationship management tool I developed in 2018 allegedly triggering an affirmative response to Question 7F is a pretext and is in reality part of a scheme of unfair competition designed to interfere with my right to practice my profession as a registered representative in competition with PFSI. PFSI brought a civil suit against me while I was still affiliated with PFSI claiming that I have violated restrictive covenants in agreements I had with PFSI and its affiliated companies. I

have denied those allegations. PFSI then suspended me without pay, after which I voluntarily resigned from PFSI. Now that I have left, PFSI is fearful that other registered representatives may also leave PFSI and will join my new firm. The seminar PFSI refers to did not involve the sale of any securities - in fact, no individual securities were mentioned in it. It was a seminar designed to help fellow Primerica registered representatives run their sales businesses. I conducted at least two more of these seminars in the past and other PFSI representatives have conducted similar presentations in the past without any allegation by PFSI that they violated compliance rules. PFSI has also alleged that I used a customer relations management program that I developed for my use and ultimately for the benefit of the sales force without PFSI having granted it approved "Outside Business Activity" status ("OBA"). This is false. PFSI not only approved the program as an OBA, but contracted with me so PFSI could - and did - use the program for nearly two years, earning the company millions of dollars.

End of Report

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