



IAPD Report

ROY NEAL

CRD# 1248515

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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

ROY NEAL (CRD# 1248515)

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 **02/02/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA GUARDIAN ROCK WEALTH INVESTMENT MANAGEMENT, INC.	CRD# 120529	02/28/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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 THURSTON SPRINGER ADVISORS	299201	Pinehurst, NC	09/13/2021 - 11/08/2021
B THURSTON SPRINGER FINANCIAL	8478	INDIANAPOLIS, IN	11/12/2015 - 11/08/2021
IA THURSTON SPRINGER FINANCIAL	8478	INDIANAPOLIS, IN	11/12/2015 - 11/08/2021

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	1
Customer Dispute	3
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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **GUARDIAN ROCK WEALTH INVESTMENT MANAGEMENT, INC.**
Main Address: 3333 WARRENVILLE ROAD
SUITE 200
LISLE, IL 60532
Firm ID#: 120529

	Regulator	Registration	Status	Date
	Illinois	Investment Adviser Representative	Approved	04/08/2022
	North Carolina	Investment Adviser Representative	Approved	02/28/2022

Branch Office Locations

GUARDIAN ROCK WEALTH INVESTMENT MANAGEMENT, INC.
Pinehurst, NC



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, 2 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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/18/1985

State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	11/08/1995
IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/11/1995

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	09/13/2021 - 11/08/2021	THURSTON SPRINGER ADVISORS	CRD# 299201	Pinehurst, NC
B	11/12/2015 - 11/08/2021	THURSTON SPRINGER FINANCIAL	CRD# 8478	INDIANAPOLIS, IN
IA	11/12/2015 - 11/08/2021	THURSTON SPRINGER FINANCIAL	CRD# 8478	INDIANAPOLIS, IN
B	05/12/2010 - 11/12/2015	PRIVATE CLIENT SERVICES, LLC	CRD# 120222	CINCINNATI, OH
IA	05/31/2005 - 11/12/2015	PRIVATE CLIENT SERVICES, LLC	CRD# 120222	CINCINNATI, OH
B	05/04/2005 - 05/11/2010	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	CINCINNATI, OH
IA	05/03/2005 - 05/11/2010	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	CINCINNATI, OH
IA	08/23/1999 - 05/11/2005	1717 CAPITAL MANAGEMENT COMPANY	CRD# 4082	CINCINNATI, OH
B	01/27/1989 - 05/11/2005	1717 CAPITAL MANAGEMENT COMPANY	CRD# 4082	NEWARK, DE
B	03/21/1985 - 07/19/1988	MONY SECURITIES CORP.	CRD# 4386	

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
11/2021 - Present	Guardian Rock Wealth Investment Management, Inc.	Registered Advisory	Y	Lisle, IL, United States
11/2015 - 11/2021	Thurston Springer Miller Herd & Titak, Inc.	Registered Rep., Investment Advisory Rep.	Y	Indianapolis, IN, 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.

No information reported.



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	1
Customer Dispute	3
Termination	1

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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF OHIO DEPT OF INSURANCE ENFORCEMENT DIVISION
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	
Date Initiated:	03/01/1988
Docket/Case Number:	UNKNOWN
Employing firm when activity occurred which led to the regulatory action:	MUTUAL OF NEW YORK
Product Type:	Insurance
Other Product Type(s):	
Allegations:	I WAS FINED \$4000 FORM THE OH DEPT OF INSURANCE. I SIGNED SEVERAL CLIETN LIFE INSURANCE FORMS TO TRANSFER MONIES FROM ONE POLICY TO ANOTHER ON WHAT WAS TERMED MINIMUM DEPOSTI. I HAVE NOT HAD ANY PROBLEMS WITH OHIO SINCE
Current Status:	Final
Resolution:	Consent
Resolution Date:	07/30/1990
Sanctions Ordered:	Monetary/Fine \$4,000.00



Other Sanctions Ordered:

Sanction Details: \$4000 FINE WAS PAID 07/30/1990



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:	WOODBURY FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES THE REPRESENTATIVE MADE CHANGES TO THE SUBACCOUNT ALLOCATIONS IN HER PRUDENTIAL ANNUITY WITHOUT HER AUTHORIZATION.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES NOT SPECIFIED
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:	08/31/2009
Complaint Pending?	No
Status:	Settled
Status Date:	12/14/2009
Settlement Amount:	\$6,352.58
Individual Contribution Amount:	\$6,352.58

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	1717 CMC
Allegations:	CUSTOMER ALLEGES MISREPRESENTATION IN SALE OF VARIABLE LIFE INSURANCE POLICY IN 2004.
Product Type:	Insurance
Alleged Damages:	\$32,670.03
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: 09/14/2004

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/13/2005

Settlement Amount: \$32,670.03

Individual Contribution
Amount: \$0.00

Firm Statement AS A BUSINESS DECISION, THE ISSUER RESCINDED VARIABLE LIFE
INSURANCE POLICY AND APPLIED PREMIUM OF \$114,893.30 TO A NEW
VARIABLE LIFE PRODUCT WITH A LOWER FACE AMOUNT.

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: 1717 CAPITAL MANAGEMENT

Allegations: CUSTOMER ALLEGES MISREPRESENTATION INT THE SALE OF VARIABLE
LIFE INSURANCE POLICY IN 2004

Product Type: Insurance

Alleged Damages: \$32,670.33

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: 09/14/2004

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/13/2005

Settlement Amount:

Individual Contribution
Amount:

Arbitration Information

Disposition: Dismissed

Disposition Date: 12/12/2013

Broker Statement AS A BUSINESS DECISION, THE ISSUER RESCINDED VARIABLE LIFE
INSURANCE POLICY AND APPLIED PREMIUM OF \$114,893.30 TO A NEW
VARIABLE LIFE PRODUCT WITH A LOWER FACE AMOUNT.



Disclosure 3 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: 1717 CAPITAL MANAGEMENT
Allegations: CUSTOMER ALLEGES RR MIS-HANDELED INFORMATION WHICH RESULTED IN SUBSTANTIAL TAX CONSEQUENSES IN 2004. CUSTOMER ALSO ALLEGES RR EXECUTED TRANSACTIONS WITHOUT PRIOR CONSULTATION.
Product Type: Annuity(ies) - Variable
Other Product Type(s): MUTUAL FUNDS
Alleged Damages: \$13,000.00

Customer Complaint Information

Date Complaint Received: 10/31/2005
Complaint Pending? No
Status: Settled
Status Date: 12/13/2005
Settlement Amount: \$6,500.00
Individual Contribution Amount: \$6,500.00

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: 1717 CAPITAL MANAGEMENT
Allegations: CUSTOMER ALLEGES REGISTERED REP MISHANDLED WHICH RESULTED IN SUBSTANTIAL TAX CONSEQUENCES IN 2004. CUSTOMER ALSO ALLEGES REP EXECUTED TRANSACTIONS WITHOUT PRIOR CONSULTATION.
Product Type: Annuity(ies) - Variable
Other Product Type(s): MUTUAL FUNDS
Alleged Damages: \$13,000.00

Customer Complaint Information

Date Complaint Received: 02/01/2006
Complaint Pending? No
Status: Settled
Status Date: 12/13/2005
Settlement Amount: \$6,500.00
Individual Contribution Amount: \$6,500.00



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:	Individual
Firm Name:	MUTUAL OF NEW YORK
Termination Type:	Permitted to Resign
Termination Date:	10/01/1988
Allegations:	CLAIMS THAT THE PEOPLE DIDN'T UNDERSTAND THE MINIMUM DEPOSIT (BORROWING FROM ONE POLICY TO PAY FOR ANOTHER) THAT THEY DIDN'T WORK. THAT M.O.N.Y. RETURNED PREMIUMS AND 2 CHARGED ME WITH A AMOUNT DUE THEM.
Product Type:	Insurance
Other Product Types:	
Broker Statement	WITH SOME CHANGES IN TAX LAW AND REDUCED DIVIDENDS THE MINIMUM DEPOSITING WOULDN'T WORK. MORE MONIES WOULD BE NEEDED.



End of Report

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