IAPD Report

ERNEST ADOLF STIBA JR.

CRD# 1254994

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

ERNEST ADOLF STIBA JR. (CRD# 1254994)

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 **05/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INTEGRITY ALLIANCE, LLC	CRD# 139627	11/03/2025
B	INTEGRITY ALLIANCE, LLC.	CRD# 139627	11/03/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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	LION STREET ADVISORS, LLC	167610	Waco, TX	09/22/2016 - 11/03/2025
B	LION STREET FINANCIAL, LLC	165828	Waco, TX	09/22/2016 - 11/03/2025
IA	WOODBURY FINANCIAL SERVICES, INC.	421	WACO, TX	05/26/2006 - 09/27/2016

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

Employment 1 of 1

Firm Name: **INTEGRITY ALLIANCE, LLC**

Main Address: 4135 NW URBANDALE DR
URBANDALE, IA 50322

Firm ID#: 139627

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	11/03/2025
B	FINRA	General Securities Representative	Approved	11/03/2025
B	Alabama	Agent	Approved	11/03/2025
B	Arizona	Agent	Approved	11/03/2025
B	Arkansas	Agent	Approved	11/03/2025
B	California	Agent	Approved	11/03/2025
B	Florida	Agent	Approved	11/05/2025
B	Georgia	Agent	Approved	11/03/2025
B	Illinois	Agent	Approved	11/03/2025
B	Indiana	Agent	Approved	11/03/2025
B	Kansas	Agent	Approved	11/03/2025
B	Louisiana	Agent	Approved	11/03/2025
B	Minnesota	Agent	Approved	11/03/2025

Qualifications

	Regulator	Registration	Status	Date
B	Montana	Agent	Approved	11/03/2025
B	Nebraska	Agent	Approved	05/28/2026
B	Nevada	Agent	Approved	11/03/2025
B	New Hampshire	Agent	Approved	11/03/2025
IA	New Hampshire	Investment Adviser Representative	Approved	11/03/2025
B	New York	Agent	Approved	11/03/2025
B	Ohio	Agent	Approved	11/03/2025
B	Oklahoma	Agent	Approved	11/03/2025
B	South Carolina	Agent	Approved	11/03/2025
B	Tennessee	Agent	Approved	11/03/2025
B	Texas	Agent	Approved	11/03/2025
IA	Texas	Investment Adviser Representative	Approved	11/03/2025
B	Washington	Agent	Approved	11/03/2025

Branch Office Locations

INTEGRITY ALLIANCE, LLC
400 Austin Ave Ste 200
Waco, TX 76701

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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	11/15/2000

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	04/14/1984

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/12/1984

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	09/22/2016 - 11/03/2025	LION STREET ADVISORS, LLC	CRD# 167610	Waco, TX
B	09/22/2016 - 11/03/2025	LION STREET FINANCIAL, LLC	CRD# 165828	Waco, TX
IA	05/26/2006 - 09/27/2016	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	WACO, TX
B	05/17/2006 - 09/27/2016	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	WACO, TX
IA	03/08/2005 - 11/04/2011	ACADEMY CAPITAL MANAGEMENT	CRD# 105008	WACO, TX
IA	02/13/2003 - 08/08/2006	XMARK FINANCIAL, LLC	CRD# 115287	SAN ANTONIO, TX
IA	10/23/2002 - 05/19/2006	MML INVESTORS SERVICES, INC.	CRD# 10409	WACO, TX
B	10/18/2002 - 05/19/2006	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
IA	02/18/2004 - 12/31/2004	ACADEMY CAPITAL MANAGEMENT	CRD# 105008	WACO, TX
B	06/01/1995 - 10/30/2002	WS GRIFFITH SECURITIES, INC.	CRD# 10410	HARTFORD, CT
IA	06/01/1995 - 10/30/2002	WS GRIFFITH SECURITIES, INC.	CRD# 10410	HARTFORD, CT
B	07/26/1991 - 08/22/2000	OMEGA SECURITIES, INC.	CRD# 7164	FORT WORTH, TX
B	02/15/1990 - 09/12/1991	PHOENIX EQUITY PLANNING CORPORATION	CRD# 3036	HARTFORD, CT
B	03/20/1989 - 12/29/1989	FARWEST SECURITIES, INC.	CRD# 22687	TAMPA, FL
B	04/27/1984 - 03/29/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	

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
11/2025 - Present	INTEGRITY ALLIANCE, LLC.	Mass Transfer	Y	Waco, TX, United States
11/2025 - Present	INTEGRITY ALLIANCE, LLC.	Mass Transfer	Y	Waco, TX, United States
09/2016 - Present	LION STREET ADVISORS	INVESTMENT ADVISOR	Y	WACO, TX, United States
09/2016 - Present	LION STREET FINANCIAL	Registered Rep	Y	WACO, TX, United States
06/2002 - Present	STIBA FINANCIAL GROUP, INC.	PRESIDENT/OWNER	Y	WACO, TX, United States
05/2006 - 09/2016	WOODBURY FINANCIAL	REGISTERED REP	Y	WACO, TX, 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) STIBA-BEENE WEALTH MANAGEMENT
POSITION: Owner NATURE: LLC formed for shared office expenses and rental agreement INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 03/03/2009
ADDRESS: 400 AUSTIN AVE STE 200, WACO TX 767012122, United States
DESCRIPTION: N/A

2) PRODUCER WITH LION STREET FOR FIXED BUSINESS ONLY AND HAS NO MANAGERIAL DUTIES OR SUPERVISION.

3) ESTATE PLANNING TEAM
POSITION: referral source NATURE: Estate Planning Team (EPT) is a membership organization comprised of attorneys, CPAs, QI's, real estate, insurance, and financial service professionals dedicated to helping their clients preserve their wealth and protect their estates. As a member of EPT, you have access to independent tax and legal professionals with the expertise to present capital gains tax deferral solutions to your clients. One of these strategies is the Deferred Sales Trust, (DST), a potential solution to defer capital gains tax and depreciation recapture tax exposure on the sale of highly appreciated business, real estate, farm or other assets INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 08/07/2023
ADDRESS: 45110 Club Dr, Ste B, Indian Wells CA 92210, United States
DESCRIPTION: Provide recommendations for use of trust and then managing monies with the trustee.
Access tax and legal professionals that present and execute the DST for my prospects as part of a monthly membership fee.
No fees paid to/from EPT. Only fees rec'd will be those that run through BD as part of fee based/commissionable products managed within the trust.
Access to lead generation website and marketing guides.

4) STIBA WEALTH MANAGEMENT LLC
POSITION: Owner NATURE: financial planning INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES

Registration & Employment History

OTHER BUSINESS ACTIVITIES

TRADING HOURS: 160 START DATE: 05/01/2009
ADDRESS: 400 AUSTIN AVE STE 200, WACO TX 767012122, United States
DESCRIPTION: Owner

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:	LION STREET FINANCIAL, LLC
Allegations:	Alternative investment, client alleges alternative investment was an inappropriate recommendation for novice unsophisticated investors
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	$200,000.00
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:	FINRA
Docket/Case #:	23-01684
Filing date of arbitration/CFTC reparation or civil litigation:	06/07/2023

Customer Complaint Information

Date Complaint Received:	07/10/2023
Complaint Pending?	No

Status:	Settled
Status Date:	09/12/2024
Settlement Amount:	$90,250.00
Individual Contribution Amount:	$0.00

Arbitration Information

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LION STREET FINANCIAL, LLC
Allegations:	Sale of allegedly unsuitable investment.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	$100,000.00
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:	FINRA
Docket/Case #:	22-02635
Filing date of arbitration/CFTC reparation or civil litigation:	11/21/2022

Customer Complaint Information

Date Complaint Received:	11/21/2022
Complaint Pending?	No
Status:	Settled
Status Date:	10/19/2023
Settlement Amount:	$65,000.00
Individual Contribution Amount:	$0.00
Broker Statement	Claimants initiated arbitration. Stiba is not named as a respondent. Stiba denies liability.

End of Report

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