



## IAPD Report

# BRUCE EDWARD SUPERNAULT

CRD# 1263889

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Information	8

**i** 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

### BRUCE EDWARD SUPERNAULT (CRD# 1263889)

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 **08/27/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	07/10/2025
<b>IA</b>	LPL FINANCIAL LLC	CRD# 6413	07/10/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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>IA</b>	CADARET GRANT & CO INC	10641	Buffalo, NY	05/04/2021 - 07/10/2025
<b>B</b>	CADARET, GRANT & CO., INC.	10641	Buffalo, NY	12/22/2020 - 07/10/2025
<b>B</b>	PRUCO SECURITIES, LLC.	5685	AMHERST, NY	11/30/2017 - 10/12/2020

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
Judgment/Lien	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 7 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>B</b> FINRA	Direct Participation Programs	Approved	07/10/2025
<b>B</b> FINRA	General Securities Principal	Approved	07/10/2025
<b>B</b> FINRA	General Securities Representative	Approved	07/10/2025
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	07/10/2025
<b>B</b> Colorado	Agent	Approved	07/10/2025
<b>B</b> Kansas	Agent	Approved	07/10/2025
<b>B</b> New Jersey	Agent	Approved	08/27/2025
<b>B</b> New York	Agent	Approved	07/10/2025
<b>IA</b> New York	Investment Adviser Representative	Approved	07/10/2025
<b>B</b> North Carolina	Agent	Approved	07/10/2025
<b>B</b> Pennsylvania	Agent	Approved	07/10/2025
<b>B</b> South Carolina	Agent	Approved	07/10/2025

#### Branch Office Locations



## Qualifications

**LPL FINANCIAL LLC**  
505 ELLICOTT STREET  
SUITE 103, A13  
BUFFALO, NY 14203




## 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, 4 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	07/02/1998

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/25/1998
 Direct Participation Programs Representative Examination (S22)	Series 22	03/04/1988
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/05/1984

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/03/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/23/1984

### PROFESSIONAL DESIGNATIONS

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

#### Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



### 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	05/04/2021 - 07/10/2025	CADARET GRANT & CO INC	CRD# 10641	Buffalo, NY
B	12/22/2020 - 07/10/2025	CADARET, GRANT & CO., INC.	CRD# 10641	Buffalo, NY
B	11/30/2017 - 10/12/2020	PRUCO SECURITIES, LLC.	CRD# 5685	AMHERST, NY
B	05/08/2007 - 10/26/2017	MML INVESTORS SERVICES, LLC	CRD# 10409	AMHERST, NY
B	06/25/2003 - 05/02/2007	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	AMHERST, NY
B	06/25/2003 - 06/08/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	11/06/2001 - 06/18/2003	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	11/06/2001 - 06/18/2003	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	11/06/1995 - 10/24/2001	SIGNATOR INVESTORS, INC.	CRD# 468	BOSTON, MA
B	11/06/1995 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	01/15/1993 - 10/04/1995	CIGNA FINANCIAL ADVISORS, INC.	CRD# 145	RADNOR, PA
B	02/20/1986 - 02/02/1993	G. R. PHELPS & CO., INC.	CRD# 173	
B	06/06/1984 - 01/16/1986	PENN MUTUAL EQUITY SERVICES, INC.	CRD# 4031	

#### 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
07/2025 - Present	LPL FINANCIAL LLC	Registered Representative	Y	Buffalo, NY, United States
12/2020 - 07/2025	CADARET, GRANT & CO., INC.	Reg. Rep./IAR	Y	Buffalo, NY, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2017 - 12/2020	Prudential Insurance Company of America	Manager, Financial Services	N	AMHERST, NY, United States
10/2017 - 10/2020	Pruco Securities, LLC	Registered Representative	Y	AMHERST, NY, United States
05/2007 - 10/2017	MML INVESTORS SERVICES INC	REGISTERED REP	Y	WILLIMASVILLE, NY, United States
04/2007 - 10/2017	MASS MUTUAL LIFE	AGENT	Y	WILLIAMSVILLE, NY, 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.

- 07/2025 - BRUCE SUPERNAULT - Non-Variable Insurance - Buffalo, NY - INV REL - Start Date 06/01/2012 - 2hrs/mth | 1hr during trading
- 07/2025 - BRUCE SUPERNAULT - Notary - Buffalo, NY - INV REL - Start Date 07/15/2021 - 1hrs/mth | 1hr during trading
- 07/2025 - Impact Financial Strategies - DBA for LPL Business (entity for LPL business) - Buffalo, NY - INV REL - Start Date 07/15/2021 - 110hrs/mth | 100hr during trading
- 07/2025 - Michael H. Doran - Act in a Fiduciary Capacity - Williamsville, NY - INV REL - Start Date 08/10/2012 - 4hrs/mth | 1hr 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
Judgment/Lien	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 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	PRUCO SECURITIES, LLC.
<b>Allegations:</b>	Customer Alleges improper application handling by the rep.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	NO DAMAGE AMOUNT WAS ALLEGED.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/07/2020
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	07/21/2020
<b>Settlement Amount:</b>	

**Individual Contribution Amount:****Broker Statement**

I made a small recommendation for a long term client to transfer an existing investment to a new investment account. After speaking with a representative from my former company he was encouraged not to take my recommendation. I didn't bother to question the decision. He then mentioned that that he received paperwork work from the previous company that needed to be signed and returned, which is not that unusual. He asked if the transaction would go through and I told him that it would not due to the outstanding paperwork not being 'in good order'. I later discovered that the paperwork was not for the transaction involved as it was paperwork directed to his wife and that his paperwork was fine and the money was transferred to the new account the day before we communicated about his change of mind. I believe this created a credibility issue and resulted in the complaint.

**Disclosure 2 of 2****Reporting Source:**

Firm

**Employing firm when activities occurred which led to the complaint:**

METLIFE

**Allegations:**

CLIENTS ALLEGE THAT ON MAY 9, 2003 AND JULY 6, 2004 THEY WROTE CHECKS OUT TO MR. SUPERNALUT FOR \$600 EACH FOR COLLEGE FINANCIAL PLANNING. CLIENTS ALLEGE THEY NEVER RECEIVED A PLAN.

**Product Type:**

Annuity(ies) - Variable

**Alleged Damages:**

\$1,200.00

**Customer Complaint Information****Date Complaint Received:**

05/19/2005

**Complaint Pending?**

No

**Status:**

Settled

**Status Date:**

06/27/2005

**Settlement Amount:**

\$1,200.00

**Individual Contribution Amount:**

\$0.00

**Firm Statement**

CLIENT ACCEPTED METLIFE'S OFFER TO REFUND THE \$1,200.00 THEY PAID TO MR. SUPERNALUT.

.....

**Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

METLIFE

**Allegations:**

CLIENTS ALLEGE THAT ON MAY 9, 2003 AND JULY 6, 2004 THEY WROTE CHECKS OUT TO MR. SUPERNALUT FOR \$600 EACH FOR COLLEGE FINANCIAL PLANNING. CLIENTS ALLEGE THEY NEVER RECEIVED A PLAN.

**Product Type:**

Other

**Other Product Type(s):**

THERE IS NO PRODUCT.



**Alleged Damages:** \$1,200.00

**Customer Complaint Information**

**Date Complaint Received:** 05/19/2005

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 06/27/2005

**Settlement Amount:** \$1,200.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

I BELIEVE THE CLIENT'S LETTER WAS MISINTERPRETED AND DOES NOT WARRANT THIS DRP. ANOTHER MET AGENT HAD A CLIENT WHO WOULD BE RESPONSIBLE FOR HIS NEW TEENAGE STEP-CHILDREN'S COLLEGE FEES. THE MET AGENT ASKED ME TO PROVIDE HIS CLIENT WITH GUIDANCE REGARDING THE CLIENT'S RESPONSIBILITIES FOR PAYING FOR COLLEGE. I MET WITH THE CLIENT AND DISCUSSED WITH HIM THE APPROPRIATE COLLEGE CHOICES FOR ONE OF THE CHILDREN THAT WOULD FIT INTO THE CLIENT'S ABILITY TO PAY OR OBTAIN FINANCIAL AID AS WELL AS BE AN APPROPRIATE FIT FOR THE CHILD. I INDICATED TO THE CLIENT THAT I WOULD ALSO PROVIDE ADDITIONAL GUIDANCE ON HOW TO PROPERLY COMPLETE A FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA). I CHARGED THE CLIENT A \$600 DEPOSIT FOR THIS INITIAL CONSULTATION AND TO COVER MY TIME/TRAVEL EXPENSES (2 HRS THERE/2 HRS BACK). THE NEXT YEAR, I ASSISTED THE CLIENT IN COMPLETING THE FAFSA FORM AND THE CLIENT GAVE ME \$600 FOR THIS ASSISTANCE AND TO EVALUATE THE FINANCIAL AID OFFERS THE CLIENT WOULD RECEIVE. SHORTLY AFTER THIS, THE CLIENT INFORMED ME THAT HIS DAUGHTER WAS NOT GOING TO COLLEGE FOR AWHILE AND THAT HE WOULD CONTACT ME IN THE FUTURE WHEN A DECISION WAS MADE. AFTER THAT, I HAD CALLED HIM ON 3 OR 4 OCCASIONS BUT WAS UNABLE TO CONTACT HIM. I NEVER HEARD FROM CLIENT AGAIN UNTIL THE COMPLAINT. FORMAL FINANCIAL PLANNING WAS NEVER DISCUSSED OR AGREED UPON AND A CONTRACT FOR COMPREHENSIVE FINANCIAL PLANNING WAS NEITHER COMPLETED NOR APPROPRIATE FOR THE SITUATION. THIS CLIENT DID NOT REQUIRE COMPREHENSIVE FIN'L PLANNING.



### Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	IRS
<b>Judgment/Lien Amount:</b>	\$61,931.85
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	01/17/2024
<b>Date Individual Learned:</b>	01/20/2024
<b>Type of Court:</b>	Department of Treasury - Internal Revenue Service
<b>Name of Court:</b>	Department of Treasury - Internal Revenue Service
<b>Location of Court:</b>	Erie County, New York
<b>Judgment/Lien Outstanding?</b>	Yes



## End of Report

This page is intentionally left blank.