



IAPD Report

ANDREW CHARLES LORD

CRD# 1289303

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

ANDREW CHARLES LORD (CRD# 1289303)

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 **12/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ESSENTIAL PLANNING, LLC	CRD# 106651	08/06/2002
B	VALMARK SECURITIES, INC.	CRD# 31243	06/15/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	PURSHE KAPLAN STERLING INVESTMENTS	35747	Portsmouth, NH	08/24/2016 - 06/30/2020
IA	INVESTORS CAPITAL ADVISORY	30613	PORTSMOUTH, NH	07/14/2014 - 08/30/2016
B	INVESTORS CAPITAL CORP.	30613	PORTSMOUTH, NH	06/03/2014 - 08/30/2016

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
Regulatory Event	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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **VALMARK SECURITIES, INC.**
Main Address: 130 SPRINGSIDE DRIVE
SUITE 300
AKRON, OH 44333-2431
Firm ID#: 31243

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	06/15/2020
B	FINRA	Operations Professional	Approved	06/15/2020
B	Arizona	Agent	Approved	08/20/2020
B	California	Agent	Approved	06/15/2020
B	Florida	Agent	Approved	06/16/2020
B	Georgia	Agent	Approved	06/30/2023
B	Maine	Agent	Approved	06/16/2020
B	Massachusetts	Agent	Approved	08/21/2023
B	New Hampshire	Agent	Approved	07/23/2020
B	New York	Agent	Approved	09/28/2020
B	North Carolina	Agent	Approved	07/24/2020
B	Ohio	Agent	Approved	06/15/2020
B	Oregon	Agent	Approved	12/18/2025



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	08/04/2020
B Vermont	Agent	Approved	06/30/2023
B Virginia	Agent	Approved	07/28/2020

Branch Office Locations

64 Center Street
Wolfeboro, NH 03894

500 Market Street, Unit 1D
Portsmouth, NH 03801

Employment 2 of 2

Firm Name: **ESSENTIAL PLANNING, LLC**
 Main Address: 500 MARKET STREET, UNIT 1D
 PORTSMOUTH, NH 03801
 Firm ID#: 106651

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	08/18/2020
IA Maine	Investment Adviser Representative	Approved	07/15/2020
IA Massachusetts	Investment Adviser Representative	Approved	08/07/2002
IA New Hampshire	Investment Adviser Representative	Approved	08/06/2002
IA Texas	Investment Adviser Representative	Restricted Approval	09/30/2019

Branch Office Locations

ESSENTIAL PLANNING, LLC
 500 Market Street
 Suite 1D
 Portsmouth, NH 03801



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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/04/2006

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	08/04/2006
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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
B	08/24/2016 - 06/30/2020	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Portsmouth, NH
IA	07/14/2014 - 08/30/2016	INVESTORS CAPITAL ADVISORY	CRD# 30613	PORTSMOUTH, NH
B	06/03/2014 - 08/30/2016	INVESTORS CAPITAL CORP.	CRD# 30613	PORTSMOUTH, NH
IA	05/30/2014 - 06/03/2014	INVESTORS CAPITAL ADVISORY	CRD# 30613	PORTSMOUTH, NH
B	08/07/2006 - 05/30/2014	FORTUNE FINANCIAL SERVICES, INC.	CRD# 42150	PORTSMOUTH, NH
B	09/18/1995 - 02/03/1997	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	04/28/1994 - 12/06/1995	FORTH FINANCIAL SECURITIES, CORPORATION	CRD# 14363	RICHMOND, VA
B	02/07/1994 - 09/14/1995	G. R. PHELPS & CO., INC.	CRD# 173	
B	07/16/1993 - 03/18/1994	PML SECURITIES COMPANY	CRD# 4082	NEWARK, DE
B	03/19/1992 - 12/10/1993	G. R. PHELPS & CO., INC.	CRD# 173	
B	08/28/1984 - 03/11/1992	EQUICO SECURITIES, INC.	CRD# 6627	NEW YORK, NY
B	08/28/1984 - 03/11/1992	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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
06/2020 - Present	VALMARK SECURITIES, INC	REGISTERED REPRESENTATIVE	Y	AKRON, OH, United States
06/2002 - Present	Essential Planning, LLC	IAR	Y	Portsmouth, NH, United States
08/2016 - 06/2020	Purshe Kaplan Sterling Investments	Registered Rep	Y	Albany, NY, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2014 - 08/2016	INVESTORS CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	LYNNFIELD, MA, United States
10/1991 - 08/2016	CONNECTICUT MUTUAL LIFE INSURANCE CO.	AGENT - AGENT	N	BEDFORD, NH, United States
05/1985 - 08/2016	PROVIDENT MUTUAL	OTHER - AGENT/BROKER	N	PHILADELPHIA, PA, 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) Valmark Securities, Inc. Investment Related. 130 Springside Dr. Akron, OH 44333. Financial Planning, Registered Representative. Start 06/15/2020. 35hrs/mo, 30hrs/mo during trading hours. Registered representative that works for a brokerage company and serves as a representative for clients trading investment products such as stocks, bonds, and annuities.///
- 2) DANIEL PINKHAM HOUSE, LLC; NON-INVESTMENT RELATED; PROPERTY OWNER/OPERATOR; COMMERCIAL REAL ESTATE; 400 THE HILL UNIT II, PORTSMOUTH, NH 03801; INCOME \$36,000 from K-1 Net Profits; START DATE 10/2012; 1HR/MONTH.///
- 3) CHAMPERNOWNE REALTY, LLC; 500 MARKET ST, PORTSMOUTH, NH 03801; NON-INVESTMENT RELATED; COMMERCIAL REAL ESTATE; OWNER/OPERATOR; INCOME \$48,000 from K-1 profits; START DATE 1/2008; 1HR/MONTH.///
- 4) Champernowne Realty II; 500 Market St Unit 1D Portsmouth, NH 03801 start 01/2025; owner commercial real estate condo; operate and lease to planning shop; 100% ownership via LLC; investment related; 1-5 hours/ month ; payment is rent.///
- 5) FIXED INSURANCE SALES; 500 MARKET ST, PORTSMOUTH, NH 03801; NON-INVESTMENT RELATED; INSURANCE AGENT/REPRESENTATIVE; INCOME \$25,000; START DATE 07/1994; 15 HRS/MONTH; 10 TRADING HRS/MONTH, Compensated by Commissions.///



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	2

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 2

Reporting Source: Regulator

Regulatory Action Initiated By: MASSACHUSETTS

Sanction(s) Sought: Undertaking

Date Initiated: 10/08/2014

Docket/Case Number: R-2014-74

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: NONE

Product Type: No Product

Allegations: ON OR ABOUT MAY 30, 2014, ICC SUBMITTED TO THE CENTRAL REGISTRATION DEPOSITORY (THE "CRD") OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "IAR APPLICATION") SEEKING REGISTRATION OF LORD AS AN INVESTMENT ADVISER REPRESENTATIVE OF ICC IN MASSACHUSETTS. ON OR ABOUT JUNE 3, 2014, ICC SUBMITTED TO THE CRD OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "BD AGENT APPLICATION") SEEKING REGISTRATION OF LORD AS AN AGENT OF ICC IN MASSACHUSETTS. ON OR ABOUT FEBRUARY 27, 2014, FINRA INITIATED A REGULATORY ACTION AGAINST LORD FOR FAILING TO FILE AN AMENDMENT TO HIS FORM U-4 WITH THE CRD TO DISCLOSE AN OUTSTANDING IRS TAX LIEN THAT WAS FILED AGAINST LORD ON AUGUST 12, 2010. THE LIEN WAS NOT REPORTED TO THE CRD BY LORD UNTIL FEBRUARY 19, 2014. ON FEBRUARY 27, 2014, LORD ENTERED INTO AN ACCEPTANCE, WAIVER & CONSENT WITH FINRA IN WHICH MR. LORD WAS SUSPENDED FOR TWENTY (20) DAYS AND FINED \$5,000.



THE ABOVE-STATED DISCLOSURE INCIDENTS AGAINST MR. LORD HAVE MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS AN AGENT OF ICC.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 10/08/2014

Sanctions Ordered: Undertaking

Regulator Statement

ON OR ABOUT MAY 30, 2014, ICC SUBMITTED TO THE CENTRAL REGISTRATION DEPOSITORY (THE "CRD") OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "IAR APPLICATION") SEEKING REGISTRATION OF LORD AS AN INVESTMENT ADVISER REPRESENTATIVE OF ICC IN MASSACHUSETTS. ON OR ABOUT JUNE 3, 2014, ICC SUBMITTED TO THE CRD OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "BD AGENT APPLICATION") SEEKING REGISTRATION OF LORD AS AN AGENT OF ICC IN MASSACHUSETTS. ON OR ABOUT FEBRUARY 27, 2014, FINRA INITIATED A REGULATORY ACTION AGAINST LORD FOR FAILING TO FILE AN AMENDMENT TO HIS FORM U-4 WITH THE CRD TO DISCLOSE AN OUTSTANDING IRS TAX LIEN THAT WAS FILED AGAINST LORD ON AUGUST 12, 2010. THE LIEN WAS NOT REPORTED TO THE CRD BY LORD UNTIL FEBRUARY 19, 2014. ON FEBRUARY 27, 2014, LORD ENTERED INTO AN ACCEPTANCE, WAIVER & CONSENT WITH FINRA IN WHICH MR. LORD WAS SUSPENDED FOR TWENTY (20) DAYS AND FINED \$5,000. THE ABOVE-STATED DISCLOSURE INCIDENTS AGAINST MR. LORD HAVE MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS AN AGENT OF ICC.

Reporting Source: Individual

Regulatory Action Initiated By: MASSACHUSETTS

Sanction(s) Sought: Undertaking

Date Initiated: 10/08/2014

Docket/Case Number: R-2014-74

Employing firm when activity occurred which led to the regulatory action: NONE

Product Type: No Product

Allegations: ON OR ABOUT MAY 30, 2014, ICC SUBMITTED TO THE CENTRAL REGISTRATION DEPOSITORY (THE "CRD") OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "IAR APPLICATION") SEEKING REGISTRATION OF LORD AS AN INVESTMENT ADVISER REPRESENTATIVE OF ICC IN MASSACHUSETTS. ON OR ABOUT JUNE 3, 2014, ICC SUBMITTED TO THE CRD OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY



REGISTRATION (THE "BD AGENT APPLICATION") SEEKING REGISTRATION OF LORD AS AN AGENT OF ICC IN MASSACHUSETTS. ON OR ABOUT FEBRUARY 27, 2014, FINRA INITIATED A REGULATORY ACTION AGAINST LORD FOR FAILING TO FILE AN AMENDMENT TO HIS FORM U-4 WITH THE CRD TO DISCLOSE AN OUTSTANDING IRS TAX LIEN THAT WAS FILED AGAINST LORD ON AUGUST 12, 2010. THE LIEN WAS NOT REPORTED TO THE CRD BY LORD UNTIL FEBRUARY 19, 2014. ON FEBRUARY 27, 2014, LORD ENTERED INTO AN ACCEPTANCE, WAIVER & CONSENT WITH FINRA IN WHICH MR. LORD WAS SUSPENDED FOR TWENTY (20) DAYS AND FINED \$5,000. THE ABOVE-STATED DISCLOSURE INCIDENTS AGAINST MR. LORD HAVE MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS AN AGENT OF ICC.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 10/08/2014

Sanctions Ordered: Undertaking

Broker Statement ON OR ABOUT MAY 30, 2014, ICC SUBMITTED TO THE CENTRAL REGISTRATION DEPOSITORY (THE "CRD") OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "IAR APPLICATION") SEEKING REGISTRATION OF LORD AS AN INVESTMENT ADVISER REPRESENTATIVE OF ICC IN MASSACHUSETTS. ON OR ABOUT JUNE 3, 2014, ICC SUBMITTED TO THE CRD OF FINRA AN APPLICATION FOR SECURITIES INDUSTRY REGISTRATION (THE "BD AGENT APPLICATION") SEEKING REGISTRATION OF LORD AS AN AGENT OF ICC IN MASSACHUSETTS. ON OR ABOUT FEBRUARY 27, 2014, FINRA INITIATED A REGULATORY ACTION AGAINST LORD FOR FAILING TO FILE AN AMENDMENT TO HIS FORM U-4 WITH THE CRD TO DISCLOSE AN OUTSTANDING IRS TAX LIEN THAT WAS FILED AGAINST LORD ON AUGUST 12, 2010. THE LIEN WAS NOT REPORTED TO THE CRD BY LORD UNTIL FEBRUARY 19, 2014. ON FEBRUARY 27, 2014, LORD ENTERED INTO AN ACCEPTANCE, WAIVER & CONSENT WITH FINRA IN WHICH MR. LORD WAS SUSPENDED FOR TWENTY (20) DAYS AND FINED \$5,000. THE ABOVE-STATED DISCLOSURE INCIDENTS AGAINST MR. LORD HAVE MOVED THE DIVISION TO PLACE CONDITIONS ON HIS REGISTRATION AS AN AGENT OF ICC.

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 02/27/2014

Docket/Case Number: [2013039006301](#)



Employing firm when activity occurred which led to the regulatory action:	FORTUNE FINANCIAL SERVICES, INC.
Product Type:	No Product
Allegations:	ARTICLE V, SECTION 2(C) OF THE FINRA BY-LAWS AND FINRA RULES 1122 AND 2010: LORD HE FAILED TO AMEND HIS UNIFORM APPLICATIONS FOR SECURITIES INDUSTRY REGISTRATION OR TRANSFER (FORM U4) TO DISCLOSE MATERIAL INFORMATION, AN UNSATISFIED TAX LIEN.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	02/27/2014
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	20 BUSINESS DAYS
Start Date:	03/17/2014
End Date:	04/11/2014

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	03/28/2014
Was any portion of penalty waived?	No

**Amount Waived:****Regulator Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, LORD CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 20 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FROM MARCH 17, 2014 THROUGH APRIL 11, 2014.

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Reporting Source:

Individual

Regulatory Action Initiated By:

FINRA

Sanction(s) Sought:

Other: N/A

Date Initiated:

02/27/2014

Docket/Case Number:[2013039006301](#)**Employing firm when activity occurred which led to the regulatory action:**

FORTUNE FINANCIAL SERVICES, INC.

Product Type:

No Product

Allegations:

ARTICLE V, SECTION 2(C) OF THE FINRA BY-LAWS AND FINRA RULES 1122 AND 2010: LORD FAILED TO AMEND HIS UNIFORM APPLICATIONS FOR SECURITIES INDUSTRY REGULATION OR TRANSFER (FORM U4) TO DISCLOSE MATERIAL INFORMATION, AN UNSATISFIED TAX LIEN.

Current Status:

Final

Resolution:

Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

02/27/2014

Sanctions Ordered:Civil and Administrative Penalty(ies)/Fine(s)
Suspension**Sanction 1 of 1****Sanction Type:**

Suspension

Capacities Affected:

ANY CAPACITY

Duration:

20 BUSINESS DAYS

Start Date:

03/17/2014

End Date:

04/11/2014

Monetary Sanction 1 of 1**Monetary Related Sanction:**

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$5,000.00



Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



End of Report

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