



IAPD Report

DAROLD WING MARK

CRD# 1323253

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

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

DAROLD WING MARK (CRD# 1323253)

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 **09/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	04/18/2016
IA	THE WEALTH CONSULTING GROUP	CRD# 173194	04/20/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	CETERA ADVISOR NETWORKS LLC	13572	SACRAMENTO, CA	08/13/2008 - 04/19/2016
B	CETERA ADVISOR NETWORKS LLC	13572	SACRAMENTO, CA	08/08/2008 - 04/19/2016
IA	PENSION PLANNERS SECURITIES, INC.	14068	SACRAMENTO, CA	10/11/2000 - 08/13/2008

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

Employment 1 of 2

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	04/18/2016
B	FINRA	Investment Co./Variable Contracts Prin	Approved	04/18/2016
B	FINRA	Municipal Fund	Approved	04/18/2016
B	Arizona	Agent	Approved	04/18/2016
B	California	Agent	Approved	04/18/2016
B	Colorado	Agent	Approved	04/18/2016
B	Georgia	Agent	Approved	04/18/2016
B	Idaho	Agent	Approved	04/18/2016
B	Indiana	Agent	Approved	04/18/2016
B	Iowa	Agent	Approved	04/18/2016
B	Michigan	Agent	Approved	09/16/2025
B	Nevada	Agent	Approved	04/27/2016
B	New York	Agent	Approved	06/02/2016



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	11/14/2022
B Oregon	Agent	Approved	05/20/2016
B Texas	Agent	Approved	08/23/2016
B Washington	Agent	Approved	05/25/2016

Branch Office Locations

LPL FINANCIAL LLC
 1455 RESPONSE RD, STE 100
 SACRAMENTO, CA 95815

Employment 2 of 2

Firm Name: **THE WEALTH CONSULTING GROUP**
 Main Address: 8925 WEST POST ROAD
 2ND FLOOR
 LAS VEGAS, NV 89148
 Firm ID#: 173194

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	04/20/2016
IA Texas	Investment Adviser Representative	Restricted Approval	08/25/2016

Branch Office Locations

THE WEALTH CONSULTING GROUP
 1455 RESPONSE RD
 SUITE 100
 SACRAMENTO, CA 95615



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

Principal/Supervisory Exams

Exam	Category	Date
Municipal Fund Securities Principal Examination (S51)	Series 51	05/05/2003
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	10/31/1997

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Non-Member General Securities Examination (S2)	Series 2	01/24/1994
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/23/1992

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	11/23/1992

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	08/13/2008 - 04/19/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	SACRAMENTO, CA
B	08/08/2008 - 04/19/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	SACRAMENTO, CA
IA	10/11/2000 - 08/13/2008	PENSION PLANNERS SECURITIES, INC.	CRD# 14068	SACRAMENTO, CA
B	07/27/2000 - 08/13/2008	PENSION PLANNERS SECURITIES, INC.	CRD# 14068	SACRAMENTO, CA
B	07/21/1997 - 07/28/2000	SECURITIES SERVICE NETWORK, INC.	CRD# 13318	KNOXVILLE, TN
B	11/27/1992 - 07/23/1997	PENSION PLANNERS SECURITIES, INC.	CRD# 14068	SACRAMENTO, CA

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
04/2016 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	SACRAMENTO, CA, United States
04/2016 - Present	THE WEALTH CONSULTING GROUP	INVESTMENT ADVISOR REPRESENTATIVE	Y	SACRAMENTO, CA, 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.

- 04/18/2016 - DAROLD MARK/ NON-VARIABLE INSURANCE/ 5%/ SACRAMENTO, CA
- 04/18/2016 - DAROLD MARK/ DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)/ 100%/ SACRAMENTO, CA
- 04/20/2016; WCG Wealth Advisors, LLC; Registered Investment Advisor Hybrid; The Wealth Consulting Group; INV REL; AT REPORTED BUSINESS LOCATION(S); START DATE 3/24/16; TIME SPENT 100%



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	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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	CALIFORNIA DEPARTMENT OF CORPORATIONS
Sanction(s) Sought:	Revocation
Other Sanction(s) Sought:	
Date Initiated:	03/16/2001
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Other Product Type(s):	
Allegations:	FAILURE TO REMIT RENEWAL FEE
Current Status:	Final
Resolution:	Order
Resolution Date:	03/16/2001
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	INVESTMENT ADVISER CERTIFICATE SUMMARILY REVOKED FOR NON-PAYMENT OF RENEWAL FEE. CONDUCTED BUSINESS UNDER THE FICTITIOUS BUSINESS NAME THE MARK FINANCIAL GROUP.



.....

Reporting Source:	Individual
Regulatory Action Initiated By:	CALIFORNIA DEPARTMENT OF CORPORATIONS
Sanction(s) Sought:	Revocation
Other Sanction(s) Sought:	
Date Initiated:	03/16/2001
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	PENSION PLANNERS SECURITIES, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	MR. MARK DID NOT RENEW HIS INVESTMENT ADVISOR REGISTRATION WITH THE STATE OF CALIFORNIA SINCE HE WAS PLACED AS AN ADVISOR UNDER PENSION PLANNERS SECURITIES SINCE OCTOBER OF 2000. THERE WAS NO REASON FOR MR. MARK TO RENEW HIS PERSONAL REGISTRATION.
Current Status:	Final
Resolution:	Other
Resolution Date:	06/19/2001
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	MR MARK WAS UNAWARE THAT HE WAS TO FILE A "WITHDRAWAL REQUEST FORM" TO REMOVE HIMSELF FROM THE INVESTMENT ADVISOR IN CALIFORNIA. HE THOUGHT BY NOT PAYING THE FEE THAT THAT WOULD BE SUFFICIENT AND THATS ALL THERE WAS TO THAT. AS OF 10-10-2000 MR. MARK IS UNDER PENSION PLANNERS SECURITIES AS A INVESTMENT ADVISOR.
Sanction Details:	MR. MARK WAS UNAWARE THAT HE WAS TO FILE A "WITHDRAWAL REQUEST FORM" TO REMOVE HIMSELF FROM THE INVESTMENT ADVISOR IN CALIFORNIA. HE THOUGHT BY NOT PAYING THE FEE THAT THAT WOULD BE SUFFICIENT AND THATS ALL THERE WAS TO THAT. AS OF 10-10-2000 MR. MARK IS UNDER PENSION PLANNERS SECURITIES AS A INVESTMENT ADVISOR.
Broker Statement	SAME ANSWER AS TO QUESTION #7



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:	Firm
Employing firm when activities occurred which led to the complaint:	Pension Planners
Allegations:	Clients allege advisory fees nullified the variable annuity's step-up feature of the income rider benefit base
Product Type:	Annuity-Variable Other: Managed Account
Alleged Damages:	\$150,000.00
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:	08/08/2019
Complaint Pending?	No
Status:	Settled
Status Date:	12/09/2019
Settlement Amount:	\$150,000.00
Individual Contribution Amount:	\$150,000.00

.....

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Pension Planners
Allegations:	Clients allege advisory fees nullified the variable annuity's step-up feature of the income rider benefit base
Product Type:	Annuity-Variable Other: Managed Account
Alleged Damages:	\$150,000.00
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: 08/08/2019
Complaint Pending? No
Status: Settled
Status Date: 12/09/2019
Settlement Amount: \$150,000.00
Individual Contribution
Amount: \$150,000.00

Disclosure 2 of 2

Reporting Source: Firm
Employing firm when
activities occurred which led
to the complaint: PENSION PLANNERS SECURITIES
Allegations: CLAIMANT ALLEGES UNSUITABILITY NS/2000
Product Type: Mutual Fund(s)
Other Product Type(s): ADVISOR ACTED AS A SOLICITOR ONLY FOR 3RD PARTY MONEY MANAGER
- CLARK LANZEN & SKALLA
Alleged Damages: \$86,000.00

Customer Complaint Information

Date Complaint Received: 11/25/2002
Complaint Pending? No
Status: Settled
Status Date: 11/04/2003
Settlement Amount: \$16,000.00
Individual Contribution
Amount: \$9,999.00

Arbitration Information

Arbitration/Reparation Claim
filed with and Docket/Case
No.: NASD CASE NO.03-07703
Date Notice/Process Served: 11/04/2003
Arbitration Pending? No
Disposition:
Disposition Date: 06/21/2004
Monetary Compensation
Amount: \$16,000.00
Individual Contribution
Amount: \$9,999.00



Firm Statement	SETTLEMENT REPORTED HEREIN OCCURED THROUGH PENSION PLANNERS. SECURITIES SERVICE NETWORK SETTLED ITS PORTION OF THE CASE FOR \$2500.00 ON JANUARY 23, 2004.
.....	
Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PENSION PLANNERS SECURITIES, INC
Allegations:	CLAIMANT ALLEGED UNSUITABILITY NS/2000
Product Type:	Mutual Fund(s)
Other Product Type(s):	ADVISER ACTED AS A SOLICITOR ONLY FOR 3RD PARTY MONEY MANAGER - CLARK LANZEN & SKALLA INVESTMENT FIRM
Alleged Damages:	\$86,000.00
Customer Complaint Information	
Date Complaint Received:	11/25/2002
Complaint Pending?	No
Status:	Settled
Status Date:	11/04/2003
Settlement Amount:	\$16,000.00
Individual Contribution Amount:	\$9,999.00
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	DOCKET CASE # 03-07703
Date Notice/Process Served:	11/04/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/21/2004
Monetary Compensation Amount:	\$16,000.00
Individual Contribution Amount:	\$9,999.00
Broker Statement	THE CUSTOMER'S ACCOUNT DROPEED IN VALUE AND THE CLIENT SOLD PREMATURELY AFTER HAVING A TIME HORIZON OF OVER 10 YEARS. IF [CUSTOMER] HAD NOT SOLD HER POSITIONS ON 10-24-02 IT WOULD BE WORTH \$206,583 AS OF 11-03-03. THIS IS A DIFFERENCE OF \$32,809 OR 18.8%



End of Report

This page is intentionally left blank.