IAPD Report

STEPHEN JOHN GEREK

CRD# 1328362

Section Title | **Page(s)**

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

STEPHEN JOHN GEREK (CRD# 1328362)

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 **01/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	ALIGHT FINANCIAL SOLUTIONS, LLC	CRD# 36509	06/10/2021
IA	ALIGHT FINANCIAL ADVISORS, LLC	CRD# 158744	06/11/2021

QUALIFICATIONS

This representative is currently registered in **1** 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	TRUIST ADVISORY SERVICES, INC.	283390	PONTE VEDRA BEACH, FL	08/19/2016 - 02/22/2021
B	TRUIST INVESTMENT SERVICES, INC.	17499	PONTE VEDRA BEACH, FL	10/26/2015 - 02/22/2021
IA	SUNTRUST INVESTMENT SERVICES, INC.	17499	PONTE VEDRA BEACH, FL	11/12/2015 - 12/31/2016

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
Criminal	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 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **ALIGHT FINANCIAL ADVISORS, LLC**

Main Address: 9300 HARRIS CORNERS PARKWAY
SUITE 105
CHARLOTTE, NC 28269

Firm ID#: 158744

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	02/28/2025
IA	North Carolina	Investment Adviser Representative	Approved	06/11/2021

Branch Office Locations

ALIGHT FINANCIAL ADVISORS, LLC
Ponte Vedra Beach, FL

Employment 2 of 2

Firm Name: **ALIGHT FINANCIAL SOLUTIONS, LLC**

Main Address: 320 SOUTH CANAL STREET
50TH FLOOR
CHICAGO, IL 60606

Firm ID#: 36509

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/10/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	06/10/2021
B	Florida	Agent	Approved	06/28/2021
B	North Carolina	Agent	Approved	06/11/2021

Branch Office Locations

Qualifications

HEWITT FINANCIAL SERVICES LLC
Ponte Vedra Beach, FL

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/25/2000
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/18/1985

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/02/2009
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/20/1984

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	08/19/2016 - 02/22/2021	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	PONTE VEDRA BEACH,
B	10/26/2015 - 02/22/2021	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	PONTE VEDRA BEACH,
IA	11/12/2015 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	PONTE VEDRA BEACH,
IA	11/06/2014 - 04/13/2015	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	JACKSONVILLE, FL
B	10/23/2014 - 04/13/2015	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	JACKSONVILLE, FL
IA	02/24/2012 - 04/08/2013	STRATEGIC ADVISERS, INC.	CRD# 104555	JACKSONVILLE, FL
B	01/17/2012 - 04/08/2013	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	JACKSONVILLE, FL
IA	10/28/2009 - 12/31/2010	MERRIMAC ASSET MANAGEMENT	CRD# 35463	ALTAMONTE SPRINGS,
B	05/14/2009 - 12/31/2010	MERRIMAC CORPORATE SECURITIES, INC.	CRD# 35463	ALTAMONTE SPRINGS,
B	10/31/2003 - 05/16/2007	THE LEADERS GROUP, INC.	CRD# 37157	JACKSONVILLE, FL
B	06/27/2001 - 07/25/2002	AMERITAS INVESTMENT CORP.	CRD# 14869	LINCOLN, NE
B	09/27/2000 - 11/02/2000	AMERICAN CLASSIC SECURITIES, INC.	CRD# 25399	PONTE VEDRA, FL
B	07/31/1997 - 05/11/1998	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	11/09/1994 - 07/31/1995	JMC FINANCIAL CORPORATION	CRD# 16063	BOSTON, MA
B	11/09/1993 - 02/24/1994	USLIFE EQUITY SALES CORP.	CRD# 7962	NEW YORK, NY
B	10/26/1989 - 11/03/1992	CIGNA SECURITIES, INC.	CRD# 145	RADNOR, PA

 Report about STEPHEN JOHN GEREK.

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	06/27/1988 - 09/29/1989	INTEGRATED RESOURCES INVESTMENT CENTERS, INC.	CRD# 14338	NEW YORK, NY
B	01/22/1985 - 06/21/1988	THE DREYFUS SERVICE CORPORATION	CRD# 231	

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
05/2021 - Present	Alight Financial Solution	Registered Representative	Y	Charlotte, NC, United States
05/2021 - Present	Alight Solutions	Financial Advisor	Y	Lincolnshire, IL, United States
08/2016 - 02/2021	SunTrust Advisory Services	Investment Advisory Representative	Y	Atlanta, GA, United States
09/2015 - 02/2021	SunTrust Investment Investment Services, Inc.	Retirement Specialist	Y	Orlando, FL, 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.

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
Criminal	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Commonwealth of Virginia
Location of Court:	James City County
Docket/Case #:	not available
Charge Date:	02/01/1982
Charge(s) 1 of 1	
Formal Charge(s)/Description:	removal of property from a public place
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	guilty
Disposition of charge:	Pled guilty
Current Status:	Final
Status Date:	02/01/1982
Disposition Date:	02/01/1982
Sentence/Penalty:	I was placed on one years probation approximately in February 1982 and ordered to complete 30 hours of community service. Probation successfully completed in February 1983 and community service completed approximately in May 1982.
Broker Statement	I REMOVED SOME CHAIRS FROM A COLLEGE DORMITORY AFTER A FIGHT WITH A GIRLFRIEND THE CHAIRS WERE RECOVERED UNDAMAGED. I WAS ABLE TO STAY IN SCHOOL THROUGHOUT THE ORDEAL

DESPITE BEING BROUGHT IN FRONT OF THE COLLEGES HONOR COUNCIL.
I
WAS REPRIMANDED BY THE COLLEGE FOR THESE ACTIONS.

End of Report

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