



IAPD Report

RONALD ALAN HARCZAK

CRD# 1375192

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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

RONALD ALAN HARCZAK (CRD# 1375192)

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 **01/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	02/28/2024
IA	INDEPENDENT ADVISOR ALLIANCE, LLC	CRD# 168267	02/28/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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	SECURITIES AMERICA ADVISORS, INC.	110518	ST CHARLES, IL	11/15/1995 - 03/01/2024
B	SECURITIES AMERICA, INC.	10205	SAINT CHARLES, IL	09/01/1992 - 03/01/2024
B	THE INVESTMENT CENTER, INC.	17839	BEDMINSTER, NJ	05/21/1990 - 09/21/1992

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

Employment 1 of 2

Firm Name: **INDEPENDENT ADVISOR ALLIANCE, LLC**
Main Address: 11215 N. COMMUNITY HOUSE RD.
STE. 775
CHARLOTTE, NC 28277
Firm ID#: 168267

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	02/28/2024
IA Indiana	Investment Adviser Representative	Approved	01/07/2026
IA Texas	Investment Adviser Representative	Approved	02/28/2024

Branch Office Locations

INDEPENDENT ADVISOR ALLIANCE, LLC
451 Dunham Road
Suite 500
St. Charles, IL 60174

Employment 2 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	General Securities Principal	Approved	02/28/2024
B FINRA	General Securities Representative	Approved	02/28/2024
B FINRA	Operations Professional	Approved	02/28/2024
B Arizona	Agent	Approved	02/28/2024



Qualifications

Regulator	Registration	Status	Date
B Arkansas	Agent	Approved	03/06/2024
B California	Agent	Approved	02/28/2024
B Colorado	Agent	Approved	02/28/2024
B District of Columbia	Agent	Approved	02/28/2024
B Florida	Agent	Approved	02/29/2024
B Georgia	Agent	Approved	02/28/2024
B Illinois	Agent	Approved	02/28/2024
B Indiana	Agent	Approved	03/07/2024
B Iowa	Agent	Approved	02/28/2024
B Kansas	Agent	Approved	07/19/2024
B Kentucky	Agent	Approved	03/05/2024
B Maryland	Agent	Approved	02/28/2024
B Michigan	Agent	Approved	02/28/2024
B Minnesota	Agent	Approved	03/05/2024
B Missouri	Agent	Approved	02/28/2024
B Nevada	Agent	Approved	02/28/2024
B New York	Agent	Approved	02/28/2024
B North Carolina	Agent	Approved	03/06/2024



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	02/28/2024
B Oklahoma	Agent	Approved	02/29/2024
B Pennsylvania	Agent	Approved	02/28/2024
B South Carolina	Agent	Approved	03/12/2024
B Tennessee	Agent	Approved	02/28/2024
B Texas	Agent	Approved	02/28/2024
B Virginia	Agent	Approved	02/28/2024
B Washington	Agent	Approved	02/28/2024
B Wisconsin	Agent	Approved	02/28/2024

Branch Office Locations

LPL FINANCIAL LLC
451 DUNHAM RD, STE 500
ST. CHARLES, IL 60174



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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	04/22/1988

General Industry/Product Exams

	Exam	Category	Date
	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	04/21/2006
	General Securities Representative Examination (S7)	Series 7	08/17/1985

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	12/05/1985

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	11/15/1995 - 03/01/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	ST CHARLES, IL
B	09/01/1992 - 03/01/2024	SECURITIES AMERICA, INC.	CRD# 10205	SAINT CHARLES, IL
B	05/21/1990 - 09/21/1992	THE INVESTMENT CENTER, INC.	CRD# 17839	BEDMINSTER, NJ
B	10/24/1988 - 12/22/1989	GNA SECURITIES, INC.	CRD# 10465	GLEN ALLEN, VA
B	06/30/1988 - 09/10/1988	FN INVESTMENT CENTER	CRD# 19631	
B	03/18/1987 - 05/19/1988	MARKETING ONE SECURITIES, INC.	CRD# 16611	
B	08/21/1985 - 03/18/1987	W. S. GRIFFITH & CO., INC.	CRD# 10410	

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
02/2024 - Present	LPL Financial	Registered Representative	Y	St Charles, IL, United States
01/1985 - Present	RONALD A. HARCZAK	INSURANCE AGENT / SOLE PROPRIETOR	Y	ST CHARLES, IL, United States
07/1994 - 02/2024	SECURITIES AMERICA ADVISORS, INC. INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	ST. CHARLES, IL, United States
08/1992 - 02/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	ST. CHARLES, IL, United States



Registration & Employment History



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- 01/2024 / Kingsway LLC / Real Estate Rental / Investment Related / 1 hr mth / 1 hr during trading / Start date: 10/28/2011
- 2- 01/2024 / Ronald Harczak / Notary / Investment Related / 1 hr mth / 1 hr during trading / Start date 02/01/1999
- 3- 01/2024 / RONALD A HARCZAK INC / Business Entity For Tax/Investment Purposes Only / Not investment related / 120 hrs mth / 40 hrs during trading / Start date: 01/05/1999
- 4- 01/2024 / Ronald Harczak - Fixed Insurance / Non-Variable Insurance / Investment Related / 1 hr mth / 1 hr during trading / Start date: 11/27/2023
- 5- 01/2024 / Steward Guide Wealth Partners / DBA for LPL Business (entity for LPL business) / Investment Related / 160 hrs mth / 40 hrs during trading / Start Date: 11/27/2023 / At reported business location(s).
- 6- 01/2024 / KINGSWAY LLC / Business Entity For Tax/Investment Purposes Only / Not Investment Related / 1 hr mth / 1 hr during trading / Start Date: 10/28/2011
- 7- 01/2024 / Steward Guide Wealth Partners / DBA for RIA Business / Investment Related / 160 hrs mth / 40 hrs during trading / Start Date: 02/28/2024 / At reported business location(s).
- 8- 03/12/2024 / Independent Advisor Alliance / Inv Related / At Reported Business Location(s) / Registered Investment Advisor / Advisor / Started: 11/27/2023 / 160 Hrs/Mo; 40 Hrs During Trading / I provide investment advisory services through Independent Advisor Alliance, an independent investment advisor firm. I started this business activity in 3/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
- 9- 03/19/2024 / Independent Advisor Alliance DBA Steward Guide Wealth Partners / Inv Related / At Reported Business Location(s) / Registered Investment Advisor DBA / Advisor / Started: 11/27/2023 / 160 Hrs/Mo; 40 Hrs During Trading / I provide investment advisory services through Independent Advisor Alliance, an independent investment advisor firm. I started this business activity in 3/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.



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	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 1

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	
Allegations:	FAILURE TO SUPERVISE
Product Type:	Other
Alleged Damages:	\$1,620,814.00
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #03-01646
Date Notice/Process Served:	03/25/2003
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	06/15/2004
Disposition Detail:	RESPONDENT RONALD HARCZAK IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT THE SUM OF \$40,000.00 IN COMPENSATORY DAMAGES.

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: CUSTOMER ALLEGES FAILURE TO SUPERVISE A REPRESENTATIVE ALLOWING CONVERSION OF FUNDS

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$810,407.00

Customer Complaint Information

Date Complaint Received: 04/28/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/28/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 03-01646

Date Notice/Process Served: 04/28/2003

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 06/15/2004

Monetary Compensation Amount: \$40,000.00

Individual Contribution Amount: \$40,000.00

Broker Statement REPRESENTATIVE WAS NAMED AS A RESPONDENT DUE TO SHORT-TERM SUPERVISORY RESPONSIBILITY FOR KAREN MULTHAUP, MAIN RESPONDENT IN ARBITRATION.

6/18/2004 NASD AWARD WAS ISSUED AS RON HARCZAK AND SAI WERE JOINTLY AND SEVERALLY RESPONSIBLE FOR \$40,000.00 COMPENSATORY DAMAGES RELATING TO NASD CASE 03-01646



End of Report

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