



IAPD Report

Curtis Lee Howard

CRD# 1390753

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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

Curtis Lee Howard (CRD# 1390753)

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 **04/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	01/09/2023
IA	LPL FINANCIAL LLC	CRD# 6413	01/09/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	LEVEL FOUR ADVISORY SERVICES	134086	DALLAS, TX	12/21/2021 - 01/09/2023
B	LEVEL FOUR FINANCIAL, LLC	25700	Sapulpa, OK	09/25/2017 - 01/09/2023
IA	LEVEL FOUR FINANCIAL, LLC	25700	Sapulpa, OK	10/26/2017 - 12/21/2021

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
Termination	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 **9** 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	FINRA	General Securities Representative	Approved	01/09/2023
B	Colorado	Agent	Approved	01/09/2023
B	Kentucky	Agent	Approved	03/16/2026
B	Minnesota	Agent	Approved	06/09/2025
IA	Minnesota	Investment Adviser Representative	Approved	07/22/2025
B	New Mexico	Agent	Approved	01/09/2023
B	New York	Agent	Approved	01/09/2023
B	Oklahoma	Agent	Approved	01/09/2023
IA	Oklahoma	Investment Adviser Representative	Approved	01/09/2023
B	Pennsylvania	Agent	Approved	01/09/2023
B	Tennessee	Agent	Approved	04/13/2026
B	Texas	Agent	Approved	01/09/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	01/13/2023



Qualifications

Branch Office Locations

LPL FINANCIAL LLC

16 E LEE AVE STE 9
SAPULPA, OK 74066-4242

LPL FINANCIAL LLC

16 E LEE AVE STE 9
SAPULA, OK 74066

LPL FINANCIAL LLC

BEMIDJI, MN



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	07/20/1985

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	01/08/2007
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/11/1985



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	12/21/2021 - 01/09/2023	LEVEL FOUR ADVISORY SERVICES	CRD# 134086	DALLAS, TX
B	09/25/2017 - 01/09/2023	LEVEL FOUR FINANCIAL, LLC	CRD# 25700	Sapulpa, OK
IA	10/26/2017 - 12/21/2021	LEVEL FOUR FINANCIAL, LLC	CRD# 25700	Sapulpa, OK
IA	01/23/2007 - 09/05/2017	EDWARD JONES	CRD# 250	SAPULPA, OK
B	07/24/1985 - 09/05/2017	EDWARD JONES	CRD# 250	SAPULPA, OK

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
01/2023 - Present	LPL FINACIAL LLC	Registered Representative	Y	SAPULPA, OK, United States
12/2021 - 01/2023	LEVEL FOUR ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	DALLAS, TX, United States
09/2017 - 01/2023	LEVEL FOUR FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	DALLAS, TX, United States
03/1985 - 09/2017	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	MONAHANS, TX, 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) 11/2022 - Cornerstone Wealth Management / DBA for LPL Business (entity for LPL business) / Financial Advisor / Investment Related / 160 Hour per month / 100 time spent percent / 8 Hours during trading / Sapulpa, OK
- 2) 11/2022 - Phoenix Wealth Partners / Business Entity For Tax/Investment Purposes Only / Cattle Purchaser / Not Investment Related / 160 Hour per month / 100 time spent percent / 8 Hours during trading / Sapulpa, OK
- 3) 2/14/2023 - Cornerstone Wealth Portfolios - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date - 2/1/2023 - 1600 Hours Per Month/8 Hours During Securities Trading - Time Spent 100%
- 4) 3/24/2023 - Bemidji Town & Country Club - Not Investment Related - Bemidji, MN during the summer. Via ZOOM during the winter. - For-Profit Board Member - Country Club BOD - Start Date - 01/01/2023 - 2 Hours Per Month/0 Hours During Securities



Registration & Employment History



OTHER BUSINESS ACTIVITIES

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
Termination	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

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: PLAINTIFF ALLEGES BREACH OF FIDUCIARY DUTY, NEGLIGENCE, BREACH OF CONTRACT, FRAUD BY NONDISCLOSURE, COMMON LAW FRAUD, BREACH OF DUTY OF GOOD FAITH AND FAIR DEALING, AND INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS DURING THE TIME PERIOD DEFENDANT HOWARD HANDLED PLAINTIFF'S ACCOUNTS STARTING IN DECEMBER 2015.

Product Type: No Product

Alleged Damages: \$1,000,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 19-02887

Date Notice/Process Served: 10/02/2019

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/15/2021



Monetary Compensation Amount: \$60,000.00

Individual Contribution Amount: \$50,000.00

Civil Litigation Information

Type of Court: State Court

Name of Court: JUDICIAL DISTRICT COURT, DALLAS COUNTY TX

Location of Court: DALLAS COUNTY, TX

Docket/Case #: DC-18-09772

Date Notice/Process Served: 07/26/2018

Litigation Pending? No

Disposition: Settled

Disposition Date: 10/15/2021

Monetary Compensation Amount: \$60,000.00

Individual Contribution Amount: \$50,000.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: PLAINTIFF ALLEGES BREACH OF FIDUCIARY DUTY, NEGLIGENCE, BREACH OF CONTRACT, FRAUD BY NONDISCLOSURE, COMMON LAW FRAUD, BREACH OF DUTY OF GOOD FAITH AND FAIR DEALING, AND INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS DURING THE TIME PERIOD DEFENDANT HOWARD HANDLED PLAINTIFF'S ACCOUNTS STARTING IN DECEMBER 2015

Product Type: No Product

Alleged Damages: \$1,000,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 19-02887

Date Notice/Process Served: 10/02/2019

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/15/2021

Monetary Compensation Amount: \$60,000.00

Individual Contribution Amount: \$50,000.00



Civil Litigation Information

Type of Court: State Court

Name of Court: JUDICIAL DISTRICT COURT, DALLAS COUNTY TX

Location of Court: DALLAS COUNTY, TX

Docket/Case #: DC-18-09772

Date Notice/Process Served: 07/26/2018

Litigation Pending? No

Disposition: Settled

Disposition Date: 10/15/2021

Monetary Compensation Amount: \$60,000.00

Individual Contribution Amount: \$50,000.00

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 4/28/94-10/1/08; CLIENT STATES IT HAS COME TO HIS ATTENTION THAT THE DEATH BENEFIT ON HIS CONTRACT HAS GONE FROM OVER \$100,000 TO A LITTLE BELOW \$1500 BECAUSE OF THE SPECIFIED CONTRACT ANNIVERSARY REASSESSMENT. CLIENT STATES THIS WAS NOT MENTIONED AT THE TIME OF THE PURCHASE AND STATES HE WAS TOLD THE ORIGINAL DEATH BENEFIT WOULD NEVER CHANGE. CLIENT IS ASKING FOR REINSTATEMENT OF ORIGINAL DEATH BENEFIT.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 10/14/2008

Complaint Pending? No

Status: Denied

Status Date: 12/02/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement WE HAVE REVIEWED THE BRANCH RECORDS AND APPLICABLE CONTRACT AND PROSPECTUS, AS OBTAINED FROM THE HARTFORD. BASED UPON THIS INFORMATION, IT IS OUR OPINION THAT THE CLIENT WAS PROPERLY ADVISED ABOUT THE MECHANICS OF THE DEATH BENEFIT AVAILABLE ON THE PUTNAM CAPITAL MANAGER IV AT THE TIME OF THE SALE IN 1994. THE ANNUITY CONTRACT AT ISSUE WAS PURCHASED ON APRIL 28, 1994 FOR \$290,000. THE MONTH IMMEDIATELY FOLLOWING THE PURCHASE OF THE ANNUITY CONTRACT THE CLIENT BEGAN TAKING SYSTEMATIC WITHDRAWALS IN INCREASING AMOUNTS THROUGH NOVEMBER 4, 2003.



ON NOVEMBER 5, 2002, THE CLIENT REQUESTED A WITHDRAWAL OF 90% OF THE ANNUITY VALUE EQUALING \$230,348.99. AFTER THE WITHDRAWAL, THE CLIENT RECEIVED MONTHLY PAYMENTS OF \$1,400 FROM THE ANNUITY FOR A ONE-YEAR TERM. ON NOVEMBER 6, 2003, OUR ACCOUNT RECORDS INDICATE THAT THE PROCESS TO LIQUIDATE THE ANNUITY CONTRACT WAS COMMENCED AT THE CLIENT'S REQUEST AND THE ANNUITY WAS LIQUIDATED TO THE MINIMUM AND SUBSEQUENT MONTHLY INCOME WAS DERIVED FROM DIVIDENDS AND INTEREST. IT IS OUR OPINION THE CLIENT WAS PROPERLY ADVISED AND AWARE OF THE MANNER IN WHICH THE DEATH BENEFIT OF HARTFORD PUTNAM CAPITAL MANGER IV IS CALCULATED, AS SUCH INFORMATION WAS SPECIFICALLY SET FORTH IN THE ANNUITY CONTRACT AND PROSPECTUS. THE CLIENT RECEIVED MONTHLY SYSTEMATIC WITHDRAWALS FROM THE ANNUITY CONTRACT FROM 1994 THROUGH 2003, AT WHICH TIME THE CLIENT LIQUIDATED THE CONTRACT TO ITS MINIMUM. THE FA PROVIDED THE CLIENT WITH THE ANNUITY PROSPECTUS WHICH DEFINED THE MANNER IN WHICH THE DEATH BENEFIT IS CALCULATED. AS SUCH, WE DENIED THE REQUEST FOR A SETTLEMENT.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: Edward Jones

Termination Type: Discharged

Termination Date: 08/10/2017

Allegations: Mr. Howard's employment was terminated by the Firm's HR Department. Concerns had been raised relating to professionalism and judgment.

Product Type: No Product

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Reporting Source: Individual

Firm Name: Edward Jones

Termination Type: Discharged

Termination Date: 08/10/2017

Allegations: Mr. Howard's employment was terminated by the Firm's HR Department. Concerns had been raised relating to professionalism and judgment.

Product Type: No Product



End of Report

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