



IAPD Report

JACALYN MURRAY

CRD# 1397097

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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

JACALYN MURRAY (CRD# 1397097)

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 **03/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	10/30/2023
IA	GLOBAL RETIREMENT PARTNERS LLC	CRD# 172011	11/07/2023
B	HUB INTERNATIONAL INVESTMENT SERVICES INC.	CRD# 150252	04/16/2025

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
IA	MML INVESTORS SERVICES, LLC	10409	FORT LAUDERDALE, FL	09/28/2017 - 11/01/2023
B	MML INVESTORS SERVICES, LLC	10409	FORT LAUDERDALE, FL	09/08/2017 - 11/01/2023
B	THE LEADERS GROUP, INC.	37157	SUMMIT, NJ	07/27/2016 - 08/16/2017

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
Termination	1



Report Summary



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 3

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	10/30/2023
B	FINRA	General Securities Representative	Approved	10/30/2023
B	California	Agent	Approved	10/31/2023
B	Colorado	Agent	Approved	10/30/2023
B	Florida	Agent	Approved	10/30/2023
B	Georgia	Agent	Approved	10/31/2023
B	Kentucky	Agent	Approved	11/13/2025
B	Louisiana	Agent	Approved	11/10/2025
B	Missouri	Agent	Approved	02/08/2024
B	Nevada	Agent	Approved	11/12/2025
B	New York	Agent	Approved	10/30/2023
B	North Carolina	Agent	Approved	10/30/2023
B	Ohio	Agent	Approved	10/30/2023



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	10/31/2023
B South Carolina	Agent	Approved	10/30/2023
B Texas	Agent	Approved	11/06/2023
B Virginia	Agent	Approved	10/30/2023

Branch Office Locations

LPL FINANCIAL LLC
 1000 CORPORATE DR STE 600
 FT LAUDERDALE, FL 33334

Employment 2 of 3

Firm Name: **HUB INTERNATIONAL INVESTMENT SERVICES INC.**
 Main Address: 900 S CAPITAL OF TX HIGHWAY
 SUITE 350
 AUSTIN, TX 78746
 Firm ID#: 150252

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	04/16/2025

Branch Office Locations

HUB INTERNATIONAL INVESTMENT SERVICES INC. (HIIS)
 1000 Corporate Drive, #600
 Fort Lauderdale, FL 33334

Employment 3 of 3

Firm Name: **GLOBAL RETIREMENT PARTNERS LLC**
 Main Address: 4340 REDWOOD HIGHWAY
 SUITE B-60
 SAN RAFAEL, CA 94903
 Firm ID#: 172011

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	11/07/2023



Qualifications

Branch Office Locations

GLOBAL RETIREMENT PARTNERS LLC

1000 Corporate Drive, Suite 600
Fort Lauderdale, FL 33334






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




Principal/Supervisory Exams

Exam	Category	Date
 Municipal Securities Principal Examination (S53)	Series 53	05/23/2005
 Registered Options Principal Examination (S4)	Series 4	08/07/2004
 General Securities Principal Examination (S24)	Series 24	08/24/2001

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	08/18/1987
 General Securities Representative Examination (S7)	Series 7	10/19/1985

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	09/03/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/22/1986

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	09/28/2017 - 11/01/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	FORT LAUDERDALE, FL
B	09/08/2017 - 11/01/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	FORT LAUDERDALE, FL
B	07/27/2016 - 08/16/2017	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
IA	11/12/2015 - 07/15/2016	MML INVESTORS SERVICES, LLC	CRD# 10409	FT LAUDERDALE, FL
B	10/14/2015 - 07/15/2016	MML INVESTORS SERVICES, LLC	CRD# 10409	FT LAUDERDALE, FL
IA	01/03/2013 - 10/08/2015	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	DELRAY BEACH, FL
B	10/19/2012 - 10/08/2015	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	DELRAY BEACH, FL
IA	04/21/2011 - 06/06/2011	BROKERSXPRESS LLC	CRD# 127081	SEVERNA PARK, MD
B	04/20/2011 - 06/06/2011	BROKERSXPRESS LLC	CRD# 127081	SEVERNA PARK, MD
IA	06/22/2009 - 03/18/2011	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	GLEN BURNIE, MD
B	06/18/2009 - 03/18/2011	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	GLEN BURNIE, MD
IA	12/19/2008 - 06/15/2009	PNC INVESTMENTS	CRD# 129052	BALTIMORE, MD
B	12/15/2008 - 06/15/2009	PNC INVESTMENTS	CRD# 129052	BALTIMORE, MD
IA	09/13/2004 - 12/09/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CONYERS, GA
B	11/18/2003 - 12/09/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	CONYERS, GA
B	06/11/2002 - 10/31/2003	FIFTH THIRD SECURITIES, INC.	CRD# 628	CINCINNATI, OH



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	04/18/2001 - 11/21/2001	SCOTTRADE, INC.	CRD# 8206	ST. LOUIS, MO
B	03/25/1994 - 05/22/2000	UBOC INVESTMENT SERVICES, INC.	CRD# 14455	ST. PAUL, MN
B	04/02/1993 - 12/21/1994	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	07/08/1991 - 04/13/1993	GLENFED BROKERAGE SERVICES	CRD# 13648	GLENDALE, CA
B	12/11/1989 - 06/28/1991	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	03/27/1989 - 12/13/1989	PLANNED MANAGEMENT COMPANY	CRD# 14733	CHARLOTTE, NC
B	02/01/1989 - 04/29/1989	ROBYNS CAPITAL CORP.	CRD# 19980	
B	06/24/1988 - 09/28/1988	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	NEW YORK, NY
B	10/23/1985 - 07/09/1988	KIDDER, PEABODY & CO. INCORPORATED	CRD# 7613	

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
10/2023 - Present	Global Retirement Partners, LLC	Investment Advisor Representative	Y	San Rafael, CA, United States
10/2023 - Present	LPL Financial LLC	Registered Representative	Y	FT LAUDERDALE, FL, United States
09/2017 - 10/2023	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	FORT LAUDERDALE, FL, United States
07/2017 - 10/2023	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	FORT LAUDERDALE, FL, United States
07/2016 - 08/2017	AIM SYSTEMS INC	WHOLESALE/SALERS	N	ALPHARETTA, GA, United States
07/2016 - 08/2017	THE LEADERS GROUP INC	REGISTERED REPRESENTATIVE	Y	LITTLETON, CO, United States
10/2015 - 07/2016	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	FORT LAUDERDALE, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2015 - 07/2016	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	AGENT	Y	FORT LAUDERDALE, 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.

- 1) 08/2023 / HUB INTERNATIONAL / Outside/W-2 Employment / Non INVESTMENT RELATED
- 2) 08/2023 / HUB RETIREMENT & WEALTH MANAGEMENT / DBA for LPL Business (entity for LPL business) / INVESTMENT RELATED
- 3) 08/2023 / BLS, A DIV OF HUB RETIREMENT & WEALTH MGMT / DBA for LPL Business (entity for LPL business) / INVESTMENT RELATED
- 4) 08/2023 / Arbitrator / FINRA ARBITRATOR / INVESTMENT RELATED
- 5) 08/2023 / Cougar Casualty / Non-Variable Insurance - property & casualty / INVESTMENT RELATED / 5 HRS MNTH
- 6) 08/2023 / BLS WEALTH MANAGEMENT / DBA for LPL Business (entity for LPL business) / INVESTMENT RELATED
- 7) 08/2023 / VERITY GROUP PLLC / Business Entity For Tax/Investment Purposes Only / NON INVESTMENT RELATED / 8 HRS MNTH
- 8) 08/2023 / BLS Wealth Management / Non-Variable Insurance / INVESTMENT RELATED
- 9) 11/27/2023: BLS WEALTH MANAGEMENT; At reported business location(s); Registered Investment Advisor DBA; Advisor; Inv. related; start date 9/1/2023; 160hrs/mo.; 8hrs during trading.
- 10) 11/27/2023: GLOBAL RETIREMENT PARTNERS; At reported business location(s); Registered Investment Advisor; Advisor; Inv. related; start date 9/1/2023; 160hrs/mo.; 8hrs during trading; I provide investment advisory services through GLOBAL RETIREMENT PARTNERS, an independent investment advisor firm. I started this business activity in 9/2023. 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 services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
- 11) 11/30/2023: HUB RETIREMENT & WEALTH MANAGEMENT; At reported business location(s); Registered Investment Advisor DBA; Advisor; Inv. related; start date 10/23/2023; 160hrs/mo.; 8hrs during trading.
- 12) 11/30/2023: BLS, A DIVISION OF HUB RETIREMENT & WEALTH MANAGEMENT; At reported business location(s); Registered Investment Advisor DBA; Advisor; Inv. related; start date 10/23/2023; 160hrs/mo.; 8hrs during trading.
- 13) 8/12/2024: HUB International Investment Services Inc - Inv Related - At Reported Business Location(s) - Other - Accommodation Broker Dealer - Started: 6/12/2024 - 0 Hr/Mo.



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
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 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNTRUST INVESTMENT SERVICES, INC

Allegations: THE CLIENT ALLEGED THAT THE REGISTERED REPRESENTATIVE DID NOT DISCLOSE THE FEES AND CHARGES ASSOCIATED WITH THE VARIABLE ANNUITY. THE CLIENT SIGNED AN ACKNOWLEDGEMENT FORM DOCUMENTING HER UNDERSTANDING THAT THE INVESTMENT COULD LOSE VALUE AND DOCUMENTING HER RECEIPT OF A PROSPECTUS WHICH CONTAINED SPECIFIC DISCLOSURES ABOUT ANNUITY FEES AND EXPENSES

Product Type: Annuity(ies) - Variable

Alleged Damages: \$6,353.43

Customer Complaint Information

Date Complaint Received: 01/28/2008

Complaint Pending? No

Status: Denied

Status Date: 02/26/2008

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00





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: SUNTRUST INVESTMENT SERVICES, INC
Termination Type: Discharged
Termination Date: 02/28/2011
Allegations: DURING THE SUPERVISION OF TWO TRADES ALTERED SWITCH DOCUMENTS WERE DISCOVERED.
Product Type: Annuity-Variable

Reporting Source: Individual
Firm Name: SUNTRUST INVESTMENT SERVICES
Termination Type: Discharged
Termination Date: 02/28/2011
Allegations: DURING THE SUPERVISION OF TWO TRADES ALTERED SWITCHED DOCUMENTS WERE DISCOVERED.
Product Type: Annuity-Variable

Broker Statement With reference to the above allegations, the client whose trade was tagged with "Altered Switch" of documents testified on my behalf in my Un-Employment case and wrote a letter to the President of the bank explaining how she felt duped and baited by bank management when they called to review the trade and that I was wrongly terminated in this incident. The exact "altered documents" I was terminated for were used to execute the trades and the bank was paid commissions on those trades.



End of Report

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