



IAPD Report

DOUGLAS ALBERT DULAC

CRD# 1411702

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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

DOUGLAS ALBERT DULAC (CRD# 1411702)

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 **06/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	06/26/2008
IA	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	06/26/2008

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	UNITED SECURITIES ALLIANCE, INC.	36487	ENGLEWOOD, CO	02/26/2008 - 07/03/2008
B	ROYAL ALLIANCE ASSOCIATES, INC.	23131	HOLDEN, ME	03/01/2007 - 06/27/2008
IA	UNITED SECURITIES ALLIANCE, INC.	36487	ENGLEWOOD, CO	12/19/2007 - 12/31/2007

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	3



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

Employment 1 of 1

Firm Name: **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**

Main Address: 7333 EAST DOUBLETREE RANCH RD, SUITE 120
SCOTTSDALE, AZ 85258

Firm ID#: 20804

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	06/26/2008
B	FINRA	General Securities Representative	Approved	06/26/2008
B	Arizona	Agent	Approved	09/16/2014
B	California	Agent	Approved	12/05/2023
B	Florida	Agent	Approved	01/19/2010
IA	Florida	Investment Adviser Representative	Approved	01/06/2026
B	Georgia	Agent	Approved	11/07/2018
B	Iowa	Agent	Approved	06/26/2008
B	Louisiana	Agent	Approved	01/24/2022
B	Maine	Agent	Approved	06/26/2008
IA	Maine	Investment Adviser Representative	Approved	06/26/2008
B	Massachusetts	Agent	Approved	06/26/2008
B	New Hampshire	Agent	Approved	06/26/2008



Qualifications

	Regulator	Registration	Status	Date
IA	New Hampshire	Investment Adviser Representative	Approved	07/16/2026
B	New York	Agent	Approved	12/20/2019
B	North Carolina	Agent	Approved	09/17/2014
B	Oklahoma	Agent	Approved	11/07/2018
B	Pennsylvania	Agent	Approved	02/14/2019
B	South Carolina	Agent	Approved	01/02/2019
B	Vermont	Agent	Approved	02/08/2024
B	Virginia	Agent	Approved	06/13/2013
B	West Virginia	Agent	Approved	01/25/2021

Branch Office Locations

**UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A
LIMITED PARTNER**
CARMEL, ME

**UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA/
LIMITED PARTNER**
ENGLEWOOD, FL

**UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A
LIMITED PARTNER**
48 LIBERTY DR.
HERMON, ME 04401



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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	10/02/2000
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	06/24/1996

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	04/10/2000
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/19/1985

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/11/2002
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/24/1999

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	02/26/2008 - 07/03/2008	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	ENGLEWOOD, CO
B	03/01/2007 - 06/27/2008	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	HOLDEN, ME
IA	12/19/2007 - 12/31/2007	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	ENGLEWOOD, CO
B	01/06/2006 - 03/01/2007	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	GREENWOOD VILLAGE
B	02/28/2002 - 01/10/2006	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
B	12/20/1985 - 02/07/2002	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
04/2012 - Present	Anah Shrine Finance Committee	Finance Committee Member	Y	Bangor, ME, United States
07/2011 - Present	Doug Dulac	Responsible Agent	Y	Carmel, ME, United States
07/2011 - Present	Doug Dulac	Responsible Agent	Y	Carmel, ME, United States
06/2008 - Present	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA	REG REP	Y	SCOTTSDALE, AZ, United States
01/2006 - Present	MAINE STREET INSURANCE AND FINANCIAL SERVICES	Owner	Y	Glenburn, ME, United States
06/2024 - 12/2024	Douglas Dulac	Owner	Y	Englewood, FL, United States
11/2010 - 01/2024	Douglas Dulac	Notary	N	Carmel, ME, United States
06/2004 - 01/2024	Anah Shrine Temple	Captain of the Guard	Y	Bangor, ME, United States
07/2011 - 06/2022	MASTER MENTORS	RESPONSIBLE AGENT	N	GLENBURN, ME, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2011 - 06/2022	Master Mentors	Insurance agent	Y	Carmel, ME, United States
02/2011 - 06/2022	Master Mentors	Insurance agent	Y	Carmel, ME, 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.) MAINE STREET INSURANCE AND FINANCIAL SERVICES - OWNER - DBA NAME FOR MARKETING PURPOSES ONLY - CARMEL, ME - SINCE 01/2006 - INVESTMENT RELATED
- 2.) DOUG DULAC - RESPONSIBLE AGENT - NON-VARIABLE INSURANCE - CARMEL, ME - SINCE 07/2011 - INVESTMENT RELATED
- 3.) ANAH SHRINE FINANCE COMMITTEE - FINANCE COMMITTEE MEMBER - COMMUNITY, CIVIC OR CHARITABLE BOARD MEMBER OR OFFICER - BANGOR, ME - SINCE 04/2012 - INVESTMENT RELATED
- 4.) DOUGLAS DULAC - NOTARY - NOTARY - CARMEL, ME - SINCE 11/2010 - NOT INVESTMENT RELATED



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER
Allegations:	Unsuitable investments involving an alternative investment.
Product Type:	Other: Alternate Investment
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No alleged amount specified and firm determined amount may exceed \$5,000.00.
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/06/2025
Complaint Pending?	No
Status:	Settled
Status Date:	12/11/2025
Settlement Amount:	\$25,000.00
Individual Contribution	\$0 00



Individual Contribution Amount: \$0.00

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER

Allegations: Breach of fiduciary duty, suitability and breach of contract.

Product Type: Other: Alternative Investment

Alleged Damages: \$215,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 24-01905

Filing date of arbitration/CFTC reparation or civil litigation: 09/04/2024

Customer Complaint Information

Date Complaint Received: 09/10/2024

Complaint Pending? No

Status: Settled

Status Date: 10/02/2025

Settlement Amount: \$30,000.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER

Allegations: Breach of fiduciary duty, suitability, Securities Act, common law fraud and common law negligence, violation of FINRA Rule 2210, violation of FINRA rules 2010, IM-2310-2, and 2020, fraudulent misrepresentations and omissions, and breach of contract.

Product Type: Other: Alternative Investments

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): No alleged damage amount specified and firm determined amount may exceed \$5,000.00



Is this an oral complaint? No

Is this a written complaint? Yes

**Is this an arbitration/CFTC
reparation or civil litigation?** Yes

**Arbitration/Reparation forum
or court name and location:** FINRA

Docket/Case #: 22-00722

**Filing date of
arbitration/CFTC reparation
or civil litigation:** 04/01/2022

Customer Complaint Information

Date Complaint Received: 04/08/2022

Complaint Pending? No

Status: Settled

Status Date: 06/22/2023

Settlement Amount: \$35,000.00

**Individual Contribution
Amount:** \$0.00

Broker Statement [REDACTED] is the only customer named that is a client of Doug Dulac.



End of Report

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