IAPD Report

LARRY RICHARD HANCOCK

CRD# 1514911

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

[User Guidance](#)

www.adviserinfo.sec.gov

Report Summary

LARRY RICHARD HANCOCK (CRD# 1514911)

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 **06/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INTEGRATED WEALTH CONCEPTS LLC	CRD# 284656	04/03/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	PROACTIVE RETIREMENT SOLUTIONS	155511	EAST WENATCHEE, WA	12/03/2010 - 05/10/2024
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	FEDERAL WAY, WA	12/03/2010 - 01/02/2020
IA	NEXT FINANCIAL GROUP, INC.	46214	FEDERAL WAY, WA	08/19/2008 - 12/08/2010

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INTEGRATED WEALTH CONCEPTS LLC**

Main Address: 200 5TH AVENUE
4TH FLOOR
WALTHAM, MA 02451

Firm ID#: 284656

	Regulator	Registration	Status	Date
IA	Washington	Investment Adviser Representative	Approved	04/03/2024

Branch Office Locations

INTEGRATED WEALTH CONCEPTS LLC
EAST WENATCHEE, WA

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	Municipal Fund Securities Principal Examination (S51)	Series 51	07/09/2008
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	10/06/1988

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	06/25/2008
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/19/1986

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/22/2008
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/03/1986

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	12/03/2010 - 05/10/2024	PROACTIVE RETIREMENT SOLUTIONS	CRD# 155511	EAST WENATCHEE, WA
B	12/03/2010 - 01/02/2020	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	FEDERAL WAY, WA
IA	08/19/2008 - 12/08/2010	NEXT FINANCIAL GROUP, INC.	CRD# 46214	FEDERAL WAY, WA
B	01/25/2008 - 12/08/2010	NEXT FINANCIAL GROUP, INC.	CRD# 46214	FEDERAL WAY, WA
B	09/07/2005 - 12/20/2007	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	FEDERAL WAY, WA
B	12/20/2002 - 09/22/2005	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	WALTHAM, MA
B	12/05/2002 - 12/20/2002	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	05/31/2000 - 12/02/2002	PRIME CAPITAL SERVICES, INC.	CRD# 18334	POUGHKEEPSIE, NY
B	04/05/1999 - 05/10/2000	THE INVESTMENT CENTER, INC.	CRD# 17839	BEDMINSTER, NJ
B	05/26/1995 - 04/08/1999	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	06/20/1986 - 05/25/1995	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA

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
01/2024 - Present	INTEGRATED WEALTH CONCEPTS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WALTHAM, MA, United States
06/2018 - Present	ProActive Retirement Solutions	President	Y	Federal Way, WA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2010 - 01/2020	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REP	Y	ALBANY, NY, United States
10/2010 - 06/2018	HANCOCK FIELDER RETIREMENT STRATEGIES INC.	PRESIDENT	Y	FEDERAL WAY, WA, 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. Fixed insurance sales, AT REPORTED LOCATION(S), not investment related, 11/1/18, 1-2hrs, 1-2 hrs during trading, fixed insurance sales of term insurance and LTC.

2. Hancock Fielder Retirement Strategies Inc, DBA ProActive Retirement Solutions. AT REPORTED LOCATION(S). INVESTMENT RELATED, RIA , FULL TIME, 12/2010.

3. Insurance Product Sales (Fixed/Indexed Annuity Sales)-Not investment related-AT REPORTED LOCATION(S)-Insurance and Fixed/Indexed Annuity Sales-Advisor-2/20/2019-10 hrs/mth-5-10 during trading hrs-Writing fixed and indexed annuities, life insurance through Advisor Excel and LTC insurance through Ash Brokerage.

4. Integrated Wealth Concepts LLC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Started 01/31/2024 - 160 Hours Per Month/160 Hours During Securities Trading - Time Spent 100% - I provide investment advisory services through Integrated Wealth Concepts LLC, an independent investment advisor firm. I started this business activity in 01/31/2024. I expect to spend approximately 160hours 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.

5. 01/31/2024 - INTEGRATED WEALTH CONCEPTS, LLC - DBA: PROACTIVE RETIREMENT SOLUCTIONS, INC - INV REL - AT REPORTED BUSINESS LOCATION(S) - REGISTERED INVESTMENT ADVISOR DBA - IAR - STARTED 01/31/2024 - 160 HOURS PER MONTH DURING SECURITIES TRADING HOURS.

6. 01/31/2024 - INTEGRATED WEALTH CONCEPTS, LLC - DBA: FOURC FINANCIAL - INV REL - AT REPORTED BUSINESS LOCATION(S) - REGISTERED INVESTMENT ADVISOR DBA - IAR - STARTED 01/31/2024 - 160 HOURS PER MONTH DURING SECURITIES TRADING HOURS.

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:	Proactive Retirement Solutions
Allegations:	Client alleges lack of service, guidance, and unsuitable investments in several REITS that Mr. Hancock purchased and were done through his RIA: Proactive Retirement Solutions and were held at his RIA custodian: Schwab.
Product Type:	Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Amount not specified, but the firm determined the amount to be in excess of $5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/03/2024
Complaint Pending?	No
Status:	Closed/No Action

Status Date: 06/06/2025

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Purshe Kaplan Sterling Investments
Allegations:	Client alleges unsuitable investments in variable annuities and REITS.
Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	$175,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claim also requests additional monetary relief that has not been specified.
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 Arbitration
Docket/Case #:	20-04087
Filing date of arbitration/CFTC reparation or civil litigation:	12/15/2020

Customer Complaint Information

Date Complaint Received:	12/30/2020
Complaint Pending?	No
Status:	Settled
Status Date:	09/20/2022
Settlement Amount:	$17,500.00
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:	Individual
Firm Name:	USA FINANCIAL SERCURITES
Termination Type:	Discharged
Termination Date:	12/20/2007
Allegations:	DID NOT FOLLOW GUIDELINES FOR ADVERTISING.
Product Type:	No Product
Broker Statement	THE ISSUE INVOLVED DOING A LOCAL RADIO SHOW. FIRM CLAIMED THAT ALL SHOWS NEEDED TO BE PRE-RECORDED AND SENT TO COMPLIANCE PRIOR TO BEING AIRED. PRESIDENT OF B/D GAVE AUTHORIZATION TO DO SHOW LIVE & SEND A RECORDING TO COMPLIANCE AFTER SHOW COMPLETED.

End of Report

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