



IAPD Report

DENNIS MICHAEL TENDER

CRD# 1555079

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

DENNIS MICHAEL TENDER (CRD# 1555079)

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 **12/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	DP GROW LLC	CRD# 308412	05/05/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **5** 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	Glen Allen, VA	04/06/2018 - 04/09/2020
B	MML INVESTORS SERVICES, LLC	10409	Glen Allen, VA	03/20/2018 - 04/09/2020
IA	MML INVESTORS SERVICES, LLC	10409	Glen Allen, VA	03/23/2018 - 03/26/2018

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
Judgment/Lien	2



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

Employment 1 of 1

Firm Name: **DP GROW LLC**
Main Address: 3200 ROCKBRIDGE STREET
SUITE 300
RICHMOND, VA 23230
Firm ID#: 308412

Regulator	Registration	Status	Date
IA Colorado	Investment Adviser Representative	Approved	07/11/2025
IA Florida	Investment Adviser Representative	Approved	08/08/2024
IA Tennessee	Investment Adviser Representative	Approved	05/05/2023
IA Texas	Investment Adviser Representative	Restricted Approval	05/05/2020
IA Virginia	Investment Adviser Representative	Approved	05/05/2020

Branch Office Locations

DP GROW LLC
3200 ROCKBRIDGE STREET
SUITE 300
RICHMOND, VA 23230




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





Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	03/24/2024

General Industry/Product Exams

Exam	Category	Date
 General Securities Representative Examination (S7TO)	Series 7TO	03/24/2024
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/17/1987

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	12/22/2015
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/12/2015
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/28/1999

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	04/06/2018 - 04/09/2020	MML INVESTORS SERVICES, LLC	CRD# 10409	Glen Allen, VA
B	03/20/2018 - 04/09/2020	MML INVESTORS SERVICES, LLC	CRD# 10409	Glen Allen, VA
IA	03/23/2018 - 03/26/2018	MML INVESTORS SERVICES, LLC	CRD# 10409	Glen Allen, VA
IA	12/28/2015 - 02/26/2018	ONEAMERICA SECURITIES, INC.	CRD# 4173	RICHMOND, VA
B	08/11/2015 - 02/26/2018	ONEAMERICA SECURITIES, INC.	CRD# 4173	RICHMOND, VA
B	04/15/2015 - 08/10/2015	KOVACK SECURITIES INC.	CRD# 44848	FT. LAUDERDALE, FL
B	10/12/2011 - 04/10/2013	PROEQUITIES, INC.	CRD# 15708	BUFFALO, NY
IA	04/04/2011 - 08/25/2011	WADDELL & REED, INC.	CRD# 866	OWINGS MILL, MD
B	03/24/2011 - 08/25/2011	WADDELL & REED, INC.	CRD# 866	OWINGS MILL, MD
B	05/12/2009 - 04/01/2011	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	HUNT VALLEY, MD
B	06/19/2001 - 04/30/2009	NEW ENGLAND SECURITIES	CRD# 615	WILLIAMSVILLE, NY
B	05/18/1999 - 06/27/2001	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
B	03/01/1996 - 05/19/1999	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	07/25/1994 - 03/01/1996	G. R. PHELPS & CO., INC.	CRD# 173	
B	03/12/1993 - 07/26/1994	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	03/12/1993 - 07/26/1994	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	08/26/1988 - 01/14/1993	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ



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	08/26/1988 - 01/14/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ
B	11/10/1987 - 07/30/1988	ANDREW ALEN SECURITIES, INC.	CRD# 13839	
B	01/21/1987 - 10/29/1987	DOMESTIC ARBITRAGE GROUP, INC.	CRD# 8144	
B	01/21/1987 - 02/18/1987	KUREEN & COOPER, INC.	CRD# 2488	

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
04/2020 - Present	DP GROW LLC	CHIEF COMPLIANCE OFFICER; VICE PRESIDENT	Y	RICHMOND, VA, United States
03/2018 - 04/2020	MML Investors Services	Registered Representative	Y	Glen Allen, VA, United States
02/2018 - 04/2020	Mass Mutual Life Insurance Company	Agent	N	Glen Allen, VA, United States
08/2015 - 02/2018	ONEAMERICA SECURITIES	REGISTERED REP	Y	FORT MEYERS, FL, United States
06/2015 - 02/2018	AMERICAN UNITED LIFE	GENERAL AGENT	Y	FORT MEYERS, 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.

Licensed insurance agent (individual capacity); Investment-related: Yes; Midlothian, Virginia; Commission-based insurance sales; Start Date: 03/2020; Approximate time spent: <5 hours per month; Approximate time during trading hours: <5 per month



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
Judgment/Lien	2

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: Firm

Employing firm when activities occurred which led to the complaint: MONY SECURITIES CORPORATION

Allegations: CLIENT ALLEGES FAILURE TO FOLLOW INSTRUCTIONS REGARDING THE CHANGE OF BENEFICIARY ON A VARIABLE ANNUITY CONTRACT. DAMAGES ARE NOT SPECIFIED.

Product Type: Annuity(ies) - Variable

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 11/25/2003

Complaint Pending? No

Status: Denied

Status Date: 12/17/2003

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: THE MONY GROUP

Allegations: JOSEPH & GERALD BIRKE ACCUSED ME OF UNETHICAL BUSINESS PRACTICE, FRAUD AND THEFT. THE BIRKE'S STATED THAT IT WAS THEIR MOTHER'S WISHES TO HAVE RONALD BIRKE REMOVED AS BENEFICIARY AND HAVE ONLY THESE TWO NAMED. THE BIRKE'S ALSO STATED THAT I DELAYED SUBMITTING THEIR MOTHER'S REQUEST FOR 2 MTHS AND WHEN IT WAS SUBMITTED, THE CORRECT CHANGE WAS NOT MADE. THEIR REQUEST WAS FOR DISCIPLINARY AND COMPENSATION.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 12/01/2003

Complaint Pending? No

Status: Closed/No Action

Status Date: 12/17/2003

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source: Individual
Judgment/Lien Holder: Internal Revenue Service
Judgment/Lien Amount: \$75,121.06
Judgment/Lien Type: Tax
Date Filed with Court: 06/12/2025
Date Individual Learned: 11/18/2025
Type of Court: State Court
Name of Court: Clerk of the Circuit Court Henrico County
Location of Court: Richmond, VA
Judgment/Lien Outstanding? Yes

Broker Statement

This lien stems from a payment plan as previously disclosed from my divorce in 2019. The IRS had me paying the back tax and adding the following year each year while I pay the past one. In June of this year 2025 I attempted to increase my payment plan. Apparently when I made the change, it initiated a lien based on new IRS rules. I was unaware of this until I called the IRS in November to determine how I can pay more on the back taxes and how it should be applied. I was informed at that time the change to my plan in June initiated the Lien. Apparently, a notice was sent to my old address, and I did not receive it. I am current on my payment plan and have paid all recent tax year obligations.

Disclosure 2 of 2

Reporting Source: Individual
Judgment/Lien Holder: Wilmington Savings Fund Society
Judgment/Lien Amount: \$13,542.00
Judgment/Lien Type: Civil
Date Filed with Court: 08/06/2021
Date Individual Learned: 04/12/2023
Type of Court: State Court
Name of Court: 14th General District Court in Virginia
Location of Court: Henrico, Virginia
Docket/Case #: 87GV2100385600
Judgment/Lien Outstanding? Yes

Broker Statement

My wife and I divorced in January 2019. At the recommendation of our legal counsel, it was suggested that we enter a debt consolidation resolution program to resolve several accounts, which we did in July 2019. One of the accounts that was consolidated into program was Upgrade Grantor Certificate Trust (now Wilmington Savings). I was notified in May 2021 that Wilmington Savings was now demanding payment in full and was ready to file judgment for payment. I immediately contacted my debt relief provider and was advised by my provider's recommended



counsel that a separate payment agreement should be made with Wilmington Savings, outside of the original debt relief program. At the instruction of counsel, I entered into this agreement in June 2021. Payments via ACH for the original debt relief program are made from my' checking account on a monthly basis. A judgment on the Wilmington Savings debt had been filed in August 2021, and I was made aware of this judgment on April 12, 2023. My' final payment with under the original debt relief program is expected to be March 21, 2024. Once that arrangement has been satisfied, I plan to accelerate my separate payment arrangement with Wilmington Savings and would like to have his arrangement paid in full by the end of 2024.



End of Report

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