



IAPD Report

LAWRENCE JOSEPH RYBKA

CRD# 1661511

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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

LAWRENCE JOSEPH RYBKA (CRD# 1661511)

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 **01/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	VALMARK SECURITIES, INC.	CRD# 31243	11/11/1997
IA	VALMARK ADVISERS, INC.	CRD# 108050	02/04/1999

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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	VALMARK RETIREMENT ADVISERS, LLC	284914	AKRON, OH	01/05/2017 - 10/05/2022
B	ASCEND FINANCIAL SERVICES, INC.	15296	ST. PAUL, MN	01/10/1995 - 01/12/1998

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
Regulatory Event	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 **51** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **VALMARK SECURITIES, INC.**
Main Address: 130 SPRINGSIDE DRIVE
SUITE 300
AKRON, OH 44333-2431
Firm ID#: 31243

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	11/11/1997
B FINRA	General Securities Representative	Approved	05/15/2000
B FINRA	General Securities Principal	Approved	07/11/2000
B FINRA	Operations Professional	Approved	10/26/2011
B Alabama	Agent	Approved	07/27/2000
B Alaska	Agent	Approved	07/27/2000
B Arizona	Agent	Approved	07/27/2000
B Arkansas	Agent	Approved	07/27/2000
B California	Agent	Approved	07/27/2000
B Colorado	Agent	Approved	07/27/2000
B Connecticut	Agent	Approved	07/27/2000
B Delaware	Agent	Approved	07/27/2000
B District of Columbia	Agent	Approved	02/10/1999



Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	11/11/1997
B	Georgia	Agent	Approved	07/27/2000
B	Hawaii	Agent	Approved	07/27/2000
B	Idaho	Agent	Approved	01/05/1999
B	Illinois	Agent	Approved	11/26/1997
B	Indiana	Agent	Approved	07/27/2000
B	Iowa	Agent	Approved	06/18/1999
B	Kansas	Agent	Approved	07/27/2000
B	Kentucky	Agent	Approved	01/06/1999
B	Louisiana	Agent	Approved	07/28/2000
B	Maine	Agent	Approved	07/28/2000
B	Maryland	Agent	Approved	11/11/1997
B	Massachusetts	Agent	Approved	11/11/1997
B	Michigan	Agent	Approved	07/27/2000
B	Minnesota	Agent	Approved	11/11/1997
B	Mississippi	Agent	Approved	01/06/1999
B	Missouri	Agent	Approved	07/28/2000
B	Montana	Agent	Approved	12/03/1998
B	Nebraska	Agent	Approved	07/27/2000



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	01/05/1999
B New Hampshire	Agent	Approved	12/15/1997
B New Jersey	Agent	Approved	11/11/1997
B New Mexico	Agent	Approved	07/27/2000
B New York	Agent	Approved	01/05/1999
B North Carolina	Agent	Approved	11/11/1997
B North Dakota	Agent	Approved	11/11/1997
B Ohio	Agent	Approved	11/11/1997
B Oklahoma	Agent	Approved	01/05/1999
B Oregon	Agent	Approved	07/27/2000
B Pennsylvania	Agent	Approved	11/11/1997
B Rhode Island	Agent	Approved	09/07/1999
B South Carolina	Agent	Approved	07/28/2000
B South Dakota	Agent	Approved	11/11/1997
B Tennessee	Agent	Approved	01/28/1999
B Texas	Agent	Approved	02/04/1999
B Utah	Agent	Approved	07/27/2000
B Vermont	Agent	Approved	07/31/2000
B Virginia	Agent	Approved	07/28/2000



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	11/11/1997
B West Virginia	Agent	Approved	07/28/2000
B Wisconsin	Agent	Approved	11/11/1997
B Wyoming	Agent	Approved	01/11/1999

Branch Office Locations

130 SPRINGSIDE DRIVE
SUITE 300
AKRON, OH 44333

Scottsdale, AZ

Peninsula, OH

Employment 2 of 2

Firm Name: **VALMARK ADVISERS, INC.**
 Main Address: 130 SPRINGSIDE DRIVE
 SUITE 300
 AKRON, OH 44333
 Firm ID#: 108050

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	01/10/2001
IA Kentucky	Investment Adviser Representative	Approved	11/17/2000
IA Ohio	Investment Adviser Representative	Approved	12/04/2000
IA Texas	Investment Adviser Representative	Approved	02/04/1999
IA West Virginia	Investment Adviser Representative	Approved	11/21/2000

Branch Office Locations

VALMARK ADVISERS, INC.
130 SPRINGSIDE DRIVE



Qualifications

AKRON, OH 44333




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, 4 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	07/10/2000

General Industry/Product Exams

	Exam	Category	Date
	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	05/11/2000
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/09/1995

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/30/1995

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	01/05/2017 - 10/05/2022	VALMARK RETIREMENT ADVISERS, LLC	CRD# 284914	AKRON, OH
B	01/10/1995 - 01/12/1998	ASCEND FINANCIAL SERVICES, INC.	CRD# 15296	ST. PAUL, MN

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
01/2001 - Present	VALMARK ADVISERS, INC.	PRESIDENT	Y	Akron, OH, United States
08/1995 - Present	VALMARK SECURITIES, INC.	PRESIDENT	Y	AKRON, OH, United States
04/1988 - Present	MINNESOTA MUTUAL LIFE	AGENT - AGENT	N	ST PAUL, MN, United States
06/1987 - Present	EXECUTIVE INSURANCE AGENCY	PRESIDENT	Y	AKRON, OH, 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.

No information reported.



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
Regulatory Event	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source: Individual
Regulatory Action Initiated By: LOUISIANA DEPARTMENT OF INSURANCE

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 06/22/2016

Docket/Case Number: LDI 138555

Employing firm when activity occurred which led to the regulatory action: VALMARK SECURITIES, INC.

Product Type: No Product

Allegations: DUE TO AN ADMINISTRATIVE ERROR, THE LOUISIANA VIATICAL SETTLEMENT BROKER ANNUAL REPORTS FOR EXECUTIVE INSURANCE AGENCY (EIA) AND EIA'S PRESIDENT, LAWRENCE J. RYBKA WERE NOT FILED BY THEIR MARCH 1, 2016 DEADLINE. UPON DISCOVERY OF THIS OVERSIGHT, BOTH ANNUAL REPORTS WERE IMMEDIATELY FILED AND SUBSEQUENTLY ACCEPTED BY THE STATE. THE STATE OF LOUISIANA ASSESSED A \$50 FINE TO BOTH EIA AND MR. RYBKA FOR THEIR FAILURE TO TIMELY FILE THEIR RESPECTIVE ANNUAL REPORTS.

Current Status: Final

Resolution: Fine paid



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 07/25/2016

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$50.00

Portion Levied against individual: \$0.00

Payment Plan: NA

Is Payment Plan Current:

Date Paid by individual: 07/25/2016

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 2

Reporting Source: Individual

Regulatory Action Initiated By: NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 10/17/2014

Docket/Case Number: 2014-0226-S

Employing firm when activity occurred which led to the regulatory action: VALMARK INSURANCE AGENCY, LLC

Product Type: Insurance

Allegations: ON JANUARY 15, 2015, THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES ("DFS") APPROVED A STIPULATION IN WHICH VALMARK INSURANCE AGENCY AND LAWRENCE J. RYBKA, AS SUBLICENSEE, AGREED THAT DURING THE APPROXIMATE PERIOD JULY 2013 THROUGH NOVEMBER 2014, THEY TRANSACTED INSURANCE BUSINESS UNDER THE UNLICENSED AGENCY NAME OF EXECUTIVE INSURANCE AGENCY, INC.. THEY ALSO AGREED TO PAY A \$3000 PENALTY. LAWRENCE J. RYBKA WAS NAMED SOLELY IN HIS CAPACITY AS A SUBLICENSEE; THERE WERE NO ALLEGATIONS OF KNOWLEDGE OR INDIVIDUAL WRONGDOING AGAINST HIM INDIVIDUALLY. IN NOVEMBER 2014, THE NEW YORK DFS APPROVED A NAME CHANGE FROM VALMARK INSURANCE AGENCY TO EXECUTIVE INSURANCE AGENCY, INC. AS THE NAME OF THE AGENCY IN NEW YORK.

Current Status: Final



Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/15/2015
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$3,000.00
Portion Levied against individual:	\$0.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	01/15/2015
Was any portion of penalty waived?	No
Amount Waived:	



End of Report

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