IAPD Report

DENNIS LYNN STARBUCK

CRD# 1735768

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 LYNN STARBUCK (CRD# 1735768)

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 **07/13/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	06/26/2023
IA	LPL FINANCIAL LLC	CRD# 6413	06/30/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	SPC	110692	Kalamazoo, MI	06/20/2022 - 06/23/2023
B	SIGMA FINANCIAL CORPORATION	14303	Grand Rapids, MI	06/17/2022 - 06/23/2023
IA	CETERA ADVISORS LLC	10299	KALAMAZOO, MI	09/09/2009 - 06/17/2022

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	1
Customer Dispute	1
Judgment/Lien	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 **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

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	06/26/2023
B	FINRA	General Securities Representative	Approved	06/26/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	06/26/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	06/26/2023
B	Arizona	Agent	Approved	06/26/2023
B	California	Agent	Approved	06/26/2023
B	Colorado	Agent	Approved	07/05/2023
B	Florida	Agent	Approved	06/26/2023
B	Indiana	Agent	Approved	07/31/2023
B	Maryland	Agent	Approved	06/26/2023
B	Michigan	Agent	Approved	06/26/2023
IA	Michigan	Investment Adviser Representative	Approved	06/30/2023
B	Ohio	Agent	Approved	06/26/2023

Qualifications

Branch Office Locations

LPL FINANCIAL LLC
4000 S SPRINKLE ROAD
KALAMAZOO, MI 49001

LPL FINANCIAL LLC
26 N MAIN STREET
ROCKFORD, MI 49341

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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	12/07/2007
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/02/1995

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	09/24/2004
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/17/1987

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/21/1987

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	06/20/2022 - 06/23/2023	SPC	CRD# 110692	Kalamazoo, MI
B	06/17/2022 - 06/23/2023	SIGMA FINANCIAL CORPORATION	CRD# 14303	Grand Rapids, MI
IA	09/09/2009 - 06/17/2022	CETERA ADVISORS LLC	CRD# 10299	KALAMAZOO, MI
B	10/06/2006 - 06/17/2022	CETERA ADVISORS LLC	CRD# 10299	KALAMAZOO, MI
IA	10/11/2006 - 12/31/2008	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	KALAMAZOO, MI
B	09/05/2001 - 10/09/2006	QUESTAR CAPITAL CORPORATION	CRD# 43100	KALAMAZOO, MI
B	01/24/1994 - 09/07/2001	HARBOUR INVESTMENTS, INC.	CRD# 19258	MADISON, WI
B	04/01/1991 - 01/20/1994	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	12/01/1987 - 04/01/1991	PW SECURITIES, INC.	CRD# 6775	

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
06/2023 - Present	LPL Financial LLC	REGISTERED REPRESENTATIVE	Y	Kalamazoo, MI, United States
01/2017 - Present	WEALTH PRESERVATION CENTER	PART OWNER	Y	COLORADO SPRINGS, CO, United States
06/2022 - 06/2023	Sigma Financial Corporation	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR REPRESENTATIVE	Y	Ann Arbor, MI, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2013 - 06/2022	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE/INVESTMENT ADVISER REPRESENTATIVE	Y	EL SEGUNDO, CA, 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- 06/2023 / Wealth Preservation Center, LLC / Seminars / INVESTMENT RELATED / 25 HRS MNTH/ START DATE 1/1/2003
2- 06/2023 / INCLUDED IN THE PLAN 4 FINANCIAL DESIGN SERVICES / NOTARY / INVESTMENT RELATED / START DATE 1/1/2000
3- 06/2023 / Plan 4 Financial Design. LLC / DBA for LPL Business (entity for LPL business) / INVESTMENT RELATED / 120 HRS MNTH / 80 HRS TRADING / START DATE 1/1/1994
4- 06/2023 / Wealth Preservation Center. LLC / DBA for LPL Business (entity for LPL business) / INVESTMENT RELATED / 25 HRS MNTH / START DATE 1/1/2003
5- 06/2023 / Included in Plan 4 Financial Design services offered / Non-Variable Insurance / INVESTMENT RELATED / 3 HRS MNTH/ 5 HRS TRADING / START DATE 1/1/1986
6-06/2023 / Starbuck Properties, LLC / Business Owner / NON INVESTMENT RELATED / 2 HRS MNTH / START DATE 1/1/2005

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	1
Customer Dispute	1
Judgment/Lien	1

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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	3 POLICY HOLDERS ALONG WITH MY PREVIOUS INSURANCE MANAGER
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	
Date Initiated:	02/02/1988
Docket/Case Number:	87-9330-L
Employing firm when activity occurred which led to the regulatory action:	AMERICAN INCOME LIFE INSURANCE CO.
Product Type:	Insurance
Other Product Type(s):	
Allegations:	REBATING OF INSURANCE PREMIUMS TO THE POLICYHOLDERS.
Current Status:	Final
Resolution:	Order
Resolution Date:	02/02/1988
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	A CEASE AND DESIST ORDER ENTERED BY THE COMMISSIONER OF

	INSURANCE IN THE STATE OF MICHIGAN A $1,008 (ONE THOUSAND EIGHT) CIVIL PENALTY PAID ON AUGUST 16, 1988. A 2 YEAR PROBATION WHICH ENDED 2/21/90 ON ANY SIMILIAR ACTIVITY OR THE LICENSE WOULD BE REVOKED.
Broker Statement	THIS WAS THE FIRST COMPANY I WORKED FOR IN THE INSURANCE BUSINESS. IT WAS KNOWN PRACTICE IN THE AGENCY THAT BEING A PAYROLL DEDUCTION PREMIUM, THAT AGENTS WOULD TURN THE PREMIUMS IN AND GO BACK A WEEK LATER TO ACCEPT THE MONEY FROM THE CLIENT. AFTER I QUIT THE COMPANY THE MANAGER FOUND 3 PEOPLE WHO COMPLAINED AND RESITITUTION TO THE CLIENTS WAS MADE BY MYSELF. THIS DID NOT COST THE CLIENTS ANY MONEY.

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:	HARBOR INVESTMENTS, INC.
Allegations:	CLIENT COMPLAINT INVOLVING LOSS OF MARKET APPRECIATION. MARKET VALUE OF VARIABLE ANNUITIES DECLINED IN 2001 AND 2002 AFTER RISING ABOVE AMOUNT INVESTED. AS OF 4/30/05 AGGREGATE MARKET VALUE NET OF CLIENT WITHDRAWLS IS POSITIVE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	04/18/2005
Complaint Pending?	No
Status:	Denied
Status Date:	05/16/2005
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	ALLEGED COMPENSATORY DAMAGES UNSPECIFIED BY CLIENT.

Judgment/Lien

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

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	PHILLIP SPENCER
Judgment/Lien Amount:	$1,563.12
Judgment/Lien Type:	Civil
Date Filed:	10/21/1986
Court Details:	DO NOT RECALL
Judgment/Lien Outstanding?	Yes
Broker Statement	PHIL SOLD US A PIECE OF EQUIP THAT WAS DEFECTIVE. HE HAD EXCHANGED FUNDS TO ME IN THE DEAL. RULING WAS HE HAD TO TAKE BACK EQUIP AND I INTURN COULD PAY HIM HIS ($1,250 APPROX) OVER TIME WITH INTEREST. I HAVE NOT PAID HIM IN FULL YET AT THIS TIME. I WAS UNAWARE IF HE HAD FILED A LIEN AGINST ME. HAVING BEEN A PARTNER IN STAR FARMS (INVOLVED 1980-1986) THE AGRICULTURE BUSINESS DROPPED AND WE ELECTED TO SATISFY CREDITORS OVER TIME (SOME FILED, JUDGMENTS) RATHER THAN DECLARE BANKRUPTCY WE MADE ARRANGMENTS TO PAY OVER TIME. PHIL SPENCER HAD SOLD US A PIECE OF EQUIP WHICH WAS LATER ARBITRATED AND RETURNED TO HIM AND WE OWED HIM HIS DOWN PMT IN RETURN. THE ORIGINAL NOTE WAS APPROX $1,250. TO THIS DATE I DO NOT BELIEVE HE IS COMPLETELY PAID. I AM UNSURE IF HE FILED ANY LEINS AGAINST ME. I HAVE NO SUPPORTING DOCUMENTS TO DETERMIN THAT.

End of Report

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