



IAPD Report

SCOTT ALAN SPRAGUE

CRD# 1890546

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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

SCOTT ALAN SPRAGUE (CRD# 1890546)

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 **04/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/30/2016
IA	MARINER ADVISOR NETWORK	CRD# 283824	11/30/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	LPL FINANCIAL LLC	6413	SAN RAMON, CA	07/18/2018 - 10/06/2020
IA	LPL FINANCIAL LLC	6413	SAN RAMON, CA	03/06/2017 - 04/26/2017
B	CETERA ADVISOR NETWORKS LLC	13572	SAN RAMON, CA	08/24/2012 - 12/02/2016

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



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

Employment 1 of 2

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 Representative	Approved	11/30/2016
B	Arizona	Agent	Approved	11/30/2016
B	California	Agent	Approved	11/30/2016
B	Florida	Agent	Approved	05/31/2017
B	Indiana	Agent	Approved	09/09/2023
B	Massachusetts	Agent	Approved	11/30/2016
B	Montana	Agent	Approved	08/02/2021
B	Nebraska	Agent	Approved	05/01/2023
B	Nevada	Agent	Approved	01/09/2023
B	Ohio	Agent	Approved	11/08/2017
B	Oregon	Agent	Approved	11/30/2016
B	South Carolina	Agent	Approved	11/30/2016
B	Tennessee	Agent	Approved	03/07/2025



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	07/18/2018
B Utah	Agent	Approved	06/29/2021
B Washington	Agent	Approved	04/29/2021

Branch Office Locations

LPL FINANCIAL LLC
 3201 DANVILLE BLVD., STE 170
 ALAMO, CA 94507

Employment 2 of 2

Firm Name: **MARINER ADVISOR NETWORK**
 Main Address: 5700 W 112TH STREET
 SUITE 500
 OVERLAND PARK, KS 66211
 Firm ID#: 283824

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	11/30/2016
IA Texas	Investment Adviser Representative	Approved	05/05/2017

Branch Office Locations

MARINER ADVISOR NETWORK
 156 Diablo Road
 Suite 3320
 Danville, CA 94526




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 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	01/07/2011

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	07/14/1997
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/08/1989

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/27/1997
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/16/1995

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	07/18/2018 - 10/06/2020	LPL FINANCIAL LLC	CRD# 6413	SAN RAMON, CA
IA	03/06/2017 - 04/26/2017	LPL FINANCIAL LLC	CRD# 6413	SAN RAMON, CA
B	08/24/2012 - 12/02/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	SAN RAMON, CA
IA	08/24/2012 - 12/02/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	SAN RAMON, CA
B	10/08/2010 - 08/24/2012	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	SAN RAMON, CA
IA	10/08/2010 - 08/24/2012	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	SAN RAMON, CA
B	04/17/2002 - 10/14/2010	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	SAN RAMON, CA
IA	04/17/2002 - 10/14/2010	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	SAN RAMON, CA
B	04/17/2002 - 04/07/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	09/30/1989 - 04/10/2002	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	09/30/1989 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ
B	03/13/1989 - 09/26/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	

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
11/2016 - Present	LPL FINANCIAL, LLC	Registered Representative	Y	SAN RAMON, CA, United States
11/2016 - Present	MARINER INDEPENDENT ADVISOR NETWORK, LLC	Investment Adviser Representative	Y	SAN RAMON, CA, United States
09/2010 - Present	SPRAGUE WEALTH SOLUTIONS	OWNER - AGENT/REP	Y	SAN RAMON, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2013 - 11/2016	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/IAR	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.

- 11/30/2016 - SPRAGUE WEALTH SOLUTIONS, LLC - Investment Related - At Reported Business Location(s) - NON-VARIABLE INSURANCE - Started 8/1/2012 - 4 Hours Per Month/1 Hour During Securities Trading - Time Spent 10% - LIFE, HEALTH, DISABILITY AND LTC.
- 11/30/2016 - SPRAGUE WEALTH SOLUTIONS, LLC - Investment Related - At Reported Business Location(s) - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS) - Started 8/10/2011 - 80 Hours Per Month/4 Hours During Securities Trading - Time Spent 45%.
- 05/10/2022 - Financial planner group LLC - Not Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Managing member - Start Date - 03/29/2022 - 4 Hours Per Month/ 1 Hours During Securities Trading
- 02/01/2023 - New West Insurance - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Start Date: 12/16/2022 - 4 Hours Per Month/3 Hours During Securities Trading
- 05/22/2023 - Mariner Independent Advisor Network - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Start Date 03/31/2023 - 160 Hours Per Month/ 160 Hours During Securities Trading - Time Spent 100% - I provide investment advisory services through Mariner Independent Advisor Network LLC an independent investment advisor firm. I started this business activity in 5/2023. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, nature of its business, its owners and its services at <http://www.adviserinfo.sec.gov/IAPD>. This firm is separate and independent of LPL Financial.



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

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: PRUCO SECURITIES

Allegations: REGARDING THE 1993 PURCHASE OF AN APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE POLICY BEING SOLD FOR "THE SOLE PURPOSE OF SHELTERING OUR COLLEGE FUND MONIES". THE CLIENT FURTHER STATED SHE WAS ASSURED EVERY TIME BY TH AGENT THAT EVERY THING WAS ON TARGET REGARDING HER SON'S EDUCATION PLANS. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES, HOWEVER THE COMPANY'S GOOD FAITH DETERMINATION ESTIMATES THEM TO BE APPROXIMATELY \$5,228.56.

Product Type: Insurance

Alleged Damages: \$5,228.56

Customer Complaint Information

Date Complaint Received: 09/23/2002

Complaint Pending? No

Status: Settled

Status Date: 02/20/2003

Settlement Amount: \$3,194.26

Individual Contribution Amount: \$0.00



Firm Statement

MARKETING DECISION AND TOTAL LOSS \$3,194.26.
THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH THE COMPANY WAS RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE POLICYHOLDER DID NOT MAKE A TIMELY CLAIM IN THE CLASS ACTION SETTLEMENT REMEDIATION PLAN. THIS INQUIRY WAS RECEIVED ON A QUESTIONNAIRE FORM SUPPLIED TO THE POLICYHOLDER BY THE COMPANY. THE COMPANY IS REVIEWING THIS INQUIRY WITHOUT WAIVER OF THE COMPANY'S RIGHTS UNDER THE CLASS ACTION SETTLEMENT AND RELEASE. THE COMPANY WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME. THE COMPANY BY THIS FILING MAKES NO FINDINGS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

PRUCO SECURITIES

Allegations:

IT IS NOT CLEAR WHAT MISCONDUCT THE CUSTOMER IS ALLEGING. APPARENTLY, SHE IS UPSET THAT HER SONS COLLEGE FUND MONIES WITHIN HER VARIABLE LIFE INSURANCE POLICY HAVE DROPPED IN VALUE LEAVING HER SHORT OF WHERE SHE EXPECTED TO BE. NO REPRESENTATION OF ANY GUARANTEES WERE EVER MADE TO THE CUSTOMER.

Product Type:

Insurance

Alleged Damages:

\$5,228.56

Customer Complaint Information

Date Complaint Received:

09/30/2002

Complaint Pending?

No

Status:

Settled

Status Date:

02/20/2003

Settlement Amount:

\$3,194.26

Individual Contribution Amount:

\$0.00

Broker Statement

I AM ANSWERING QUESTION 14 I (3) (A) "NO" FOR THE FOLLOWING REASON. THIS COMPLAINT WAS RECEIVED ON A QUESTIONNAIRE FORM SUPPLIED TO THE POLICYHOLDER BY PRUDENTIAL. THIS IS NOT A "CONSUMER-INITIATED WRITTEN" COMPLAINT. PRUDENTIAL HAS ADMITTED TO SOLICITING THIS CLAIM. FURTHER, THERE ARE NO ALLEGATIONS OF SALES PRACTICE VIOLATIONS BY THE CLIENT IN HER COMPLAINT LETTER. PRUDENTIAL USED THE TERM "MISREPRESENTATION", THE CLIENT DID NOT. THE CLIENT IS SIMPLY UPSET THAT HER POLICY VALUES ARE SHORT OF WHERE SHE EXPECTED THEM TO BE DUE TO THE STOCK MARKET DECLINE.

ALSO, THE POLICYHOLDER HAD THE OPPORTUNITY TO REMEDIATE THIS POLICY IN 1998 THROUGH A CLASS ACTION LAWSUIT AND DID NOT DO SO. IF SHE FELT THE POLICY WAS MISREPRESENTED, WHY DID SHE NOT FEEL SO 3 YEARS AGO BEFORE THE STOCK MARKET BEGAN ITS DESCENT? ONLY NOW THAT HER POLICY VALUES HAVE DROPPED IS SHE ALLEGING A



COMPLAINT. LASTLY, THE POLICYHOLDER HAS NOT ALLEGED ANY SPECIFIC DAMAGES. I FIND IT QUESTIONABLE THAT PRUDENTIAL ESTIMATES DAMAGES AT JUST ABOVE THE \$5,000 LIMIT, REQUIRING ME TO REPORT THIS EVENT ON THE U5. I FEEL THIS IS HARASSMENT BY PRUDENTIAL. PRUDENTIAL IS BASING THE DAMAGES ON AN UNDISCLOSED ARBITRARY FIGURE, AND THEIR "ESTIMATE" IS \$5,228.56. ESTIMATE? I HAVE A SERIOUS DISAGREEMENT WITH HOW PRUDENTIAL HAS HANDLED THIS COMPLAINT, AND AM CONSIDERING ARBITRATION.



End of Report

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