IAPD Report

RICHARD WADE HERBERT

CRD# 1983294

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

RICHARD WADE HERBERT (CRD# 1983294)

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 **05/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	07/21/2021
IA	LPL FINANCIAL LLC	CRD# 6413	07/21/2021

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
B	WADDELL & REED	866	EDMOND, OK	03/18/2011 - 07/21/2021
IA	WADDELL & REED	866	EDMOND, OK	03/17/2011 - 07/21/2021
IA	NEW ENGLAND SECURITIES CORPORATION	615	COLORADO SPRINGS, CO	04/23/2008 - 03/11/2011

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
Criminal	3
Customer Dispute	1
Termination	1
Judgment/Lien	1

Report Summary

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 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	07/21/2021
B	FINRA	General Securities Representative	Approved	07/21/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	07/21/2021
B	FINRA	Investment Co./Variable Contracts Prin	Approved	07/21/2021
B	FINRA	Municipal Fund	Approved	07/21/2021
B	Alabama	Agent	Approved	07/21/2021
IA	Alabama	Investment Adviser Representative	Approved	07/21/2021
B	Alaska	Agent	Approved	07/21/2021
IA	Alaska	Investment Adviser Representative	Approved	07/21/2021
B	Arizona	Agent	Approved	07/21/2021
B	California	Agent	Approved	07/21/2021
IA	California	Investment Adviser Representative	Approved	07/21/2021
B	Colorado	Agent	Approved	07/21/2021

Qualifications

	Regulator	Registration	Status	Date
IA	Colorado	Investment Adviser Representative	Approved	07/21/2021
B	Connecticut	Agent	Approved	07/21/2021
IA	Connecticut	Investment Adviser Representative	Approved	07/21/2021
B	Delaware	Agent	Approved	07/21/2021
IA	Delaware	Investment Adviser Representative	Approved	07/21/2021
B	District of Columbia	Agent	Approved	07/21/2021
IA	District of Columbia	Investment Adviser Representative	Approved	07/21/2021
B	Florida	Agent	Approved	07/21/2021
IA	Florida	Investment Adviser Representative	Approved	07/21/2021
B	Georgia	Agent	Approved	07/21/2021
IA	Georgia	Investment Adviser Representative	Approved	07/21/2021
B	Hawaii	Agent	Approved	07/21/2021
B	Idaho	Agent	Approved	07/21/2021
IA	Idaho	Investment Adviser Representative	Approved	07/21/2021
B	Illinois	Agent	Approved	07/21/2021
IA	Illinois	Investment Adviser Representative	Approved	07/21/2021
B	Indiana	Agent	Approved	07/21/2021
IA	Indiana	Investment Adviser Representative	Approved	07/21/2021
B	Iowa	Agent	Approved	07/21/2021

Qualifications

	Regulator	Registration	Status	Date
IA	Iowa	Investment Adviser Representative	Approved	07/21/2021
B	Kansas	Agent	Approved	07/21/2021
IA	Kansas	Investment Adviser Representative	Approved	07/21/2021
B	Kentucky	Agent	Approved	07/21/2021
IA	Kentucky	Investment Adviser Representative	Approved	07/21/2021
B	Louisiana	Agent	Approved	07/21/2021
IA	Louisiana	Investment Adviser Representative	Approved	07/21/2021
B	Maine	Agent	Approved	01/08/2026
B	Maryland	Agent	Approved	07/21/2021
IA	Maryland	Investment Adviser Representative	Approved	07/21/2021
B	Michigan	Agent	Approved	07/21/2021
IA	Michigan	Investment Adviser Representative	Approved	07/21/2021
B	Minnesota	Agent	Approved	07/21/2021
IA	Minnesota	Investment Adviser Representative	Approved	07/21/2021
B	Mississippi	Agent	Approved	07/21/2021
IA	Mississippi	Investment Adviser Representative	Approved	07/21/2021
B	Missouri	Agent	Approved	07/21/2021
IA	Missouri	Investment Adviser Representative	Approved	07/21/2021
B	Montana	Agent	Approved	07/21/2021

Qualifications

	Regulator	Registration	Status	Date
IA	Montana	Investment Adviser Representative	Approved	07/21/2021
B	Nebraska	Agent	Approved	07/21/2021
IA	Nebraska	Investment Adviser Representative	Approved	07/21/2021
B	Nevada	Agent	Approved	07/21/2021
IA	Nevada	Investment Adviser Representative	Approved	07/21/2021
B	New Hampshire	Agent	Approved	08/20/2025
B	New Jersey	Agent	Approved	07/21/2021
IA	New Jersey	Investment Adviser Representative	Approved	07/21/2021
B	New Mexico	Agent	Approved	07/21/2021
IA	New Mexico	Investment Adviser Representative	Approved	07/21/2021
B	New York	Agent	Approved	07/21/2021
B	North Carolina	Agent	Approved	07/21/2021
IA	North Carolina	Investment Adviser Representative	Approved	07/21/2021
B	North Dakota	Agent	Approved	07/21/2021
IA	North Dakota	Investment Adviser Representative	Approved	07/21/2021
B	Ohio	Agent	Approved	07/21/2021
IA	Ohio	Investment Adviser Representative	Approved	07/21/2021
B	Oklahoma	Agent	Approved	03/19/2026
B	Oregon	Agent	Approved	07/21/2021

Qualifications

	Regulator	Registration	Status	Date
B	Pennsylvania	Agent	Approved	07/21/2021
IA	Pennsylvania	Investment Adviser Representative	Approved	07/21/2021
B	Puerto Rico	Agent	Approved	07/21/2021
B	Rhode Island	Agent	Approved	07/21/2021
IA	Rhode Island	Investment Adviser Representative	Approved	07/21/2021
B	South Carolina	Agent	Approved	07/21/2021
IA	South Carolina	Investment Adviser Representative	Approved	07/21/2021
B	South Dakota	Agent	Approved	07/21/2021
IA	South Dakota	Investment Adviser Representative	Approved	07/21/2021
B	Tennessee	Agent	Approved	02/02/2024
B	Texas	Agent	Approved	07/21/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	07/21/2021
B	Utah	Agent	Approved	07/21/2021
IA	Utah	Investment Adviser Representative	Approved	07/21/2021
B	Vermont	Agent	Approved	07/21/2021
B	Virgin Islands	Agent	Approved	07/21/2021
IA	Virgin Islands	Investment Adviser Representative	Approved	07/21/2021
B	Virginia	Agent	Approved	07/21/2021

Qualifications

	Regulator	Registration	Status	Date
IA	Virginia	Investment Adviser Representative	Approved	07/21/2021
B	Washington	Agent	Approved	07/21/2021
IA	Washington	Investment Adviser Representative	Approved	07/21/2021
B	West Virginia	Agent	Approved	07/21/2021
IA	West Virginia	Investment Adviser Representative	Approved	07/21/2021
B	Wisconsin	Agent	Approved	07/21/2021
IA	Wisconsin	Investment Adviser Representative	Approved	07/21/2021
B	Wyoming	Agent	Approved	07/21/2021
IA	Wyoming	Investment Adviser Representative	Approved	07/21/2021

Branch Office Locations

LPL FINANCIAL LLC
8744 KENDRICK CASTILLO WAY
SUITE 535
HIGHLANDS RANCH, CO 80129

LPL FINANCIAL LLC
500 N MAIN ST., STE B
FOWLER, KS 67844

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/31/2011
B	Municipal Fund Securities Principal Examination (S51)	Series 51	08/04/2003
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/27/1997

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	09/23/1999
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/03/1990

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/19/2011
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/28/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/03/1990

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
B	03/18/2011 - 07/21/2021	WADDELL & REED	CRD# 866	EDMOND, OK
IA	03/17/2011 - 07/21/2021	WADDELL & REED	CRD# 866	EDMOND, OK
IA	04/23/2008 - 03/11/2011	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	COLORADO SPRINGS,
B	08/07/2007 - 03/11/2011	NEW ENGLAND SECURITIES	CRD# 615	COLORADO SPRINGS,
B	02/21/2006 - 08/20/2007	MML INVESTORS SERVICES, INC.	CRD# 10409	COLORADO SPRINGS,
IA	02/21/2006 - 08/20/2007	MML INVESTORS SERVICES, INC.	CRD# 10409	COLORADO SPRINGS,
IA	02/17/2001 - 12/13/2005	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	COLORADO SPRINGS,
B	05/07/1990 - 12/13/2005	PRUCO SECURITIES, LLC.	CRD# 5685	NEWARK, NJ
B	05/07/1990 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
07/2021 - Present	LPL FINANCIAL LLC	Registered Rep/Investment Advisor	Y	DENVER, CO, United States
03/2011 - 07/2021	VARIOUS INSURANCE CARRIERS FOR W&R INSURANCE AGENCIES, INC	INSURANCE AGENT	Y	CHESTERFIELD, MO, United States
03/2011 - 07/2021	WADDELL & REED, INC	ASSOCIATED PERSON	Y	CREVE COEUR, MO, United States

Registration & Employment History

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. 9/20/2021 - RMW Financial Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 11/01/2019.

2. 10/26/2021 - R W Herbert & Associates, LTD - Investment Related - Home Based - Business Entity For Tax/Investment Purposes Only - Owner - Start Date: 11/01/2021 - 5 Hours Per Month During Securities Trading.

3. 1/13/2022 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Agent - Started 02/01/2022 - 5 Hours Per Month/3 Hours During Securities Trading.

4. 10/31/2022 - RMW Rocky Mountain Wealth Advisory Group, LLC - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 07/01/2022 - 40 Hours Per Month/40 Hours During Securities Trading.

5. 10/13/2025 - Jones Investment Group - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s)Start Date: 10/08/2025 - 2 Hours Per Month/0 Hours During Securities Trading.

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
Criminal	3
Customer Dispute	1
Termination	1
Judgment/Lien	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 3

Reporting Source:	Individual
Court Details:	JOHNSON COUNTY COURT HOUSE IN OLATHE, KANSAS. CASE #91000850
Charge Date:	02/05/1991
Charge Details:	1.1 CHARGE 2. MISDEMEANOR 3.PLEAD GUILTY TO "VIOLATION OF CHECK LAW" 4. WAS NOT INVESTMENT RELATED.
Felony?	No
Current Status:	Final
Status Date:	05/24/1992
Disposition Details:	A. CONVICTED B. 05/24/1991 C. 1 YEAR PROBATION E.START DATE 05/24/1991 F.COURT RECORDS DO NOT INDICATE A FINE.
Broker Statement	PROBATION COMPLETED WITHOUT FLAW.

Disclosure 2 of 3

Reporting Source:	Individual
Court Details:	JOHNSON COUNTY COURT HOUSE IN OLATHE, KANSAS. CASE #90001284
Charge Date:	02/27/1990
Charge Details:	1 CHARGE. PLEAD GUILTY TO "VIOLATION OF CHECK LAW" WHICH IS A MISDEMEANOR AND NOT INVESTMENT RELATED.
Felony?	No
Current Status:	Final

Status Date:	03/30/1990
Disposition Details:	A. CONVICTED B.03/30/1990 C.SENTENCE TO 180 DAYS D. SUSPENDED ON PAYMENT OF RESTITIUTION AND COURT COSTS E.03/30/1990 F. COURT RECORDS DO NOT INDICATE AMOUNT OF RESTITUTION OR COURT COSTS.(APPROX. $100)G. PAID SAMEDAY 03/30/1990
Broker Statement	I MOVED AND WAS NOT AWARE THE CHECK WAS NOT PAID.

Disclosure 3 of 3

Reporting Source:	Individual
Court Details:	CHARGES WERE BROUGHT IN JOHNSON COUNTY COURT, IN THE CITY OF OLATHE, KANSAS. CASE # 89005807
Charge Date:	10/17/1989
Charge Details:	1 CHARGE,PLEAD GUILTY TO "VIOLATION OF CHECK LAW". WHICH WAS A MISDEMEANOR, AND NOT INVESTMENT RELATED.
Felony?	No
Current Status:	Final
Status Date:	03/30/1990
Disposition Details:	A. CONVICTED B.03/30/1990 C.SENTENCED TO 180 DAYS D.SUSPENDED UPON PAYMENT OF RESTITUTION AND COURT COSTS PAID THE SAME DAY 03/30/1990 F.COURT RECORDS DO NOT INDICATE THE RESTITUTION AMOUNT OR COURT COSTS.(APPROX. $100 DOLLARS.
Broker Statement	I MOVED AND DID NOT REALIZE THIS CHECK WAS NOT PAID.

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:	PRUCO SECURITIES
Allegations:	REGARDING THE 1998 PURCHASE OF A VARIABLE APPRECIABLE LIFE (VAL) CONTRACT, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING FAILURE TO DISCLOSE TAX CONSEQUENCES. COMPENSATORY DAMAGES IN THE APPROXIMATE AMOUNT OF $23,908 WERE ALLEGED.
Product Type:	Insurance
Alleged Damages:	$23,908.00

Customer Complaint Information

Date Complaint Received:	06/24/1999
Complaint Pending?	No
Status:	Settled
Status Date:	10/21/1999
Settlement Amount:	$4,823.33
Individual Contribution Amount:	$0.00
Broker Statement	THE COMPANY WILL RESCIND THE POLICY AND RESTORE THE CLIENT'S EXISTING POLICIES. IN ADDITION, THE COMPANY PAID THE CLIENT'S TAX LIABILITY, ATTORNEY FEES AND AN ADDITIONAL PAYMENT FOR A TAX WITHHOLDING REFUND(ESTIMATED SETTLEMENT COST: $4823.33). THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

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:	Firm
Firm Name:	PRUCO SECURITIES, LLC
Termination Type:	Discharged
Termination Date:	12/02/2005
Allegations:	MANAGER HERBERT HAD TWO AGENTS ON HIS STAFF SUBMIT NEW BUSINESS LIFE INSURANCE APPLICATIONS AS PREPAID WHERE THE COMPANY DID NOT RECEIVE THE WRITTEN APPLICATIONS OR REMITTANCES FROM THE CLIENT, IN ORDER TO INCREASE PRODUCTIVITY AND ACCELERATE COMMISSION PAYMENTS. ALLEGATIONS CONFIRMED.
Product Type:	Other
Other Product Types:	LIFE INSURANCE

Reporting Source:	Individual
Firm Name:	PRUCO SECURITIES, LLC.
Termination Type:	Discharged
Termination Date:	12/02/2005
Allegations:	MANAGER HERBERT HAD TWO AGENTS ON HIS STAFF SUBMIT NEW BUSINESS LIFE INSURANCE APPLICATIONS AS PREPAID WHERE THE COMPANY DID NOT RECEIVE THE WRITTEN APPLICATIONS OR REMITTANCES FROM THE CLIENT, IN ORDER TO INCREASE PRODUCTIVITY AND ACCELERATE COMMISSION PAYMENTS. ALLEGATIONS CONFIRMED.
Product Type:	Other
Other Product Types:	LIFE INSURANCE

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:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$640,182.93
Judgment/Lien Type:	Tax
Date Filed with Court:	09/12/2025
Date Individual Learned:	10/22/2025
Type of Court:	Federal Court
Name of Court:	Denver County Clerk and Recorder
Location of Court:	DENVER, CO
Docket/Case #:	2025095675
Judgment/Lien Outstanding?	Yes
Broker Statement	Tax Year 2017, 2019, 2020, 2021, 2022

End of Report

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