



IAPD Report

MICHAEL PATRICK LYNCH

CRD# 2166274

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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

MICHAEL PATRICK LYNCH (CRD# 2166274)

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 **02/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/16/2012
IA	HIGHPOINT PLANNING PARTNERS	CRD# 316636	12/09/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	HIGHPOINT PLANNING PARTNERS	163768	Barrington, IL	06/26/2018 - 12/31/2021
IA	LPL FINANCIAL LLC	6413	BARRINGTON, IL	05/16/2012 - 06/25/2018
IA	FSC SECURITIES CORPORATION	7461	BARRINGTON, IL	09/16/2009 - 05/18/2012

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



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 **18** 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 Principal	Approved	05/16/2012
B	FINRA	General Securities Representative	Approved	05/16/2012
B	Arizona	Agent	Approved	01/31/2014
B	California	Agent	Approved	05/16/2012
B	Florida	Agent	Approved	05/21/2012
B	Illinois	Agent	Approved	05/16/2012
B	Indiana	Agent	Approved	05/16/2012
B	Iowa	Agent	Approved	05/22/2012
B	Kentucky	Agent	Approved	02/20/2024
B	Maine	Agent	Approved	04/12/2022
B	Massachusetts	Agent	Approved	04/11/2022
B	Michigan	Agent	Approved	09/24/2013
B	Minnesota	Agent	Approved	04/19/2022



Qualifications

Regulator	Registration	Status	Date
B Nebraska	Agent	Approved	02/23/2021
B Ohio	Agent	Approved	05/13/2013
B Pennsylvania	Agent	Approved	05/17/2012
B South Carolina	Agent	Approved	02/18/2026
B Tennessee	Agent	Approved	09/03/2015
B Texas	Agent	Approved	05/16/2012
B Wisconsin	Agent	Approved	05/16/2012

Branch Office Locations

LPL FINANCIAL LLC
 365 SURRYSE RD STE 150
 LAKE ZURICH, IL 60047

Employment 2 of 2

Firm Name: **HIGHPOINT PLANNING PARTNERS**
 Main Address: 2651 WARRENVILLE ROAD
 SUITE 200
 DOWNERS GROVE, IL 60515
 Firm ID#: 316636

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	12/09/2021
IA Texas	Investment Adviser Representative	Restricted Approval	02/08/2022

Branch Office Locations

HIGHPOINT PLANNING PARTNERS
 365 Surryse Road, Suite 150
 Lake Zurich, IL 60047






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, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Financial and Operations Principal Examination (S27)	Series 27	03/07/1996
 General Securities Principal Examination (S24)	Series 24	05/17/1994
 Introducing Broker/Dealer Financial Operations Principal Examination (S28)	Series 28	01/03/1994

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/19/1991

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/25/1997
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/21/1991

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	06/26/2018 - 12/31/2021	HIGHPOINT PLANNING PARTNERS	CRD# 163768	Barrington, IL
IA	05/16/2012 - 06/25/2018	LPL FINANCIAL LLC	CRD# 6413	BARRINGTON, IL
IA	09/16/2009 - 05/18/2012	FSC SECURITIES CORPORATION	CRD# 7461	BARRINGTON, IL
B	09/02/2009 - 05/18/2012	FSC SECURITIES CORPORATION	CRD# 7461	BARRINGTON, IL
IA	11/18/2003 - 09/02/2009	WATERSTONE FINANCIAL GROUP, INC.	CRD# 10078	VILLA PARK, IL
B	07/21/2003 - 09/02/2009	WATERSTONE FINANCIAL GROUP, INC.	CRD# 10078	VILLA PARK, IL
IA	10/26/2000 - 12/05/2003	MACBETH & ASSOCIATES, INC.	CRD# 123213	VILLA PARK, IL
B	09/23/1998 - 07/21/2003	RE-DIRECT SECURITIES CORP	CRD# 35518	VILLA PARK, IL
B	05/26/1998 - 09/22/1998	ENERIC FINANCIAL SERVICES, INC.	CRD# 11761	FAIRFIELD, IA
B	05/11/1998 - 09/22/1998	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	FAIRFIELD, IA
B	02/14/1994 - 04/30/1998	RE-DIRECT SECURITIES CORP	CRD# 35518	VILLA PARK, IL
B	08/20/1991 - 02/14/1994	LONG GROVE TRADING CO.	CRD# 10078	BOSTON, MA

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
12/2016 - Present	HIGHPOINT ADVISOR GROUP, LLC	Investment Adviser Representative	Y	LAKE ZURICH, IL, United States
05/2012 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	LAKE ZURICH, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2009 - Present	MIKE LYNCH, INC.	PRESIDENT	Y	LAKE ZURICH, IL, 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.

- 08/26/2016 - No business name / Trails/ Inv Rel / 365 Surrise Rd Ste 150 Lake Zurich IL 60047 / Start 09/01/1990 / non-variable insurance - trails only / 1 hrs/mo; 1 hrs during securities trading hrs.
- 09/02/2016 - Mike Lynch, Inc - Business Entity For Tax/Investment Purposes Only - Mike Lynch, Inc- Inv Rel - 365 Surrise Road, Suite 150, Lake Zurich IL 60047 - Start 01/01/2009 - Internal DBA is used for LPL business income for tax reasons - 20 hrs/mo; during securities trading hrs.
- 11/03/2016 - Mike Lynch, Inc - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start 01/01/2009 - 20 Hr/Mo; 20 Hour(s) During Securities Trading.
- 12/21/2016 - HighPoint Planning Partners - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start 12/01/2016 - 80 Hours Per Month/40 Hours During Securities Trading.
- 12/28/2016 - HighPoint Advisor Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Started 12/01/2016 - 80 Hours Per Month/40 Hours During Securities Trading - I provide investment advisory services through HighPoint Advisor Group an independent investment advisor firm. I started this business activity in December 2016. I expect to spend approximately 80 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
- 7/10/2018 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Start Date:09/01/1990 - 3 Hours Per Month/3 Hours During Trading.
- 10/17/2022 - No Business Name - Investment Related - At Reported Business Location(s) - Other - Notary Public - Notary Public - Start Date - 09/26/2022 - 1 Hours Per Month/1 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
Regulatory Event	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: Regulator

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 02/12/1999

Docket/Case Number: C8A990007

Employing firm when activity occurred which led to the regulatory action: RE-DIRECT SECURITIES CORP.

Product Type: No Product

Other Product Type(s):

Allegations: NASD RULE 2110, AND MSRB RULE A-12 AND G-2 - A MEMBER FIRM, ACTING THROUGH LYNCH AND OTHERS, EFFECTED TRANSACTIONS IN MUNICIPAL SECURITIES WHILE: FAILING TO PAY THE MSRB AN INITIAL FEE OF \$100, ACCOMPANIED BY A WRITTEN STATEMENT SETTING FORTH INFORMATION ABOUT THE FIRM; WHILE FAILING TO BECOME PROPERLY QUALIFIED UNDER THE MSRB RULES; AND WHILE FAILING TO HAVE EVERY APPROPRIATE NATURAL PERSON ASSOCIATED WITH THE FIRM PROPERLY QUALIFIED; AND, FAILED TO COMPLY WITH THE TERMS OF ITS RESTRICTIVE AGREEMENT WITH NASD WHILE FAILING TO SUPPLY NASD PROOF THAT THE FIRM HAD BECOME APPROPRIATELY REGISTERED WITH THE MSRB, PROOF OF THE QUALIFICATIONS OF APPROPRIATE PRINCIPLES AND THE FIRM'S SUPERVISORY PROCEDURES WHICH ADEQUATELY ADDRESS THE FIRM'S MUNICIPAL SECURITIES BUSINESS.



Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

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: 02/12/1999

Sanctions Ordered: Censure
Monetary/Fine \$8,000.00

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, LYNCH CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS CENSURED AND FINED \$8,000, JOINTLY AND SEVERALLY.

Reporting Source: Individual

Regulatory Action Initiated By: NASD REGULATION DISTRICT 8

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 04/07/1998

Docket/Case Number: C8A990007

Employing firm when activity occurred which led to the regulatory action: RE-DIRECT SECURITIES CORP.

Product Type: Debt - Municipal

Other Product Type(s):

Allegations: EFFECTED MUNICIPAL SECURITIES TRANSACTIONS IN VIOLATION OF THE FIRM'S RESTRICTIVE AGREEMENT AND WITHOUT PROPER REGISTERED WITH THE MSRB.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 02/12/1999

Sanctions Ordered: Censure
Monetary/Fine \$8,000.00

Other Sanctions Ordered:

Sanction Details: THE FIRM, RE-DIRECT SECURITIES OF WHICH I WAS A GENERAL PRINCIPAL AT THE TIME, SUBMITTED A LETTER OF ACCEPTANCE, WAVER AND CONSENT ON 12/3/98 TO THE ALLEGATIONS DESCRIBED. THE FIRM IS APPEALING THE PROPOSED FINE OF \$8000 AND ARE CURRENTLY AWAITING WORD FROM THE NASD FINANCE DEPT.



Broker Statement

THE MUNICIPAL TRADES EFFECTED WERE NOT A CONSCIOUS ATTEMPT BY MYSELF OR THE FIRM TO VIOLATE ANY REGULATIONS. THEY WERE DONE AS AN OVERSIGHT DUE TO THE LIMITED ACTIVITY THE FIRM DOES IN DIRECT SECURITIES TRANSACTIONS. THERE WERE VERY FEW TRADES INVOLVED, ALL AT MINIMUM TO NO COMMISSION. AND NO CUSTOMERS COMPLAINED OR WERE HARMED BY THIS OVERSIGHT.



End of Report

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