



IAPD Report

ROBERT MICHAEL GRENUS

CRD# 2195781

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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

ROBERT MICHAEL GRENUS (CRD# 2195781)

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 **05/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	10/07/2016
IA	INTEGRATED WEALTH CONCEPTS LLC	CRD# 284656	10/18/2016
IA	LPL FINANCIAL LLC	CRD# 6413	11/12/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	GLASTONBURY, CT	01/02/2004 - 10/18/2016
B	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	GLASTONBURY, CT	12/03/2003 - 10/18/2016
B	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	GLASTONBURY, CT	12/03/2003 - 03/31/2006

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	6



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 **21** 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	10/07/2016
B	FINRA	Invest. Co and Variable Contracts	Approved	10/07/2016
B	Alabama	Agent	Approved	09/22/2020
B	Arizona	Agent	Approved	10/07/2016
B	California	Agent	Approved	10/07/2016
B	Colorado	Agent	Approved	10/07/2016
B	Connecticut	Agent	Approved	10/07/2016
B	Delaware	Agent	Approved	10/31/2016
B	Florida	Agent	Approved	10/07/2016
B	Georgia	Agent	Approved	06/06/2017
B	Louisiana	Agent	Approved	01/10/2018
B	Maine	Agent	Approved	10/07/2016
B	Maryland	Agent	Approved	12/13/2023



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	11/04/2016
B Minnesota	Agent	Approved	11/08/2016
B New Hampshire	Agent	Approved	10/07/2016
B New Jersey	Agent	Approved	10/07/2016
B New York	Agent	Approved	10/07/2016
B North Carolina	Agent	Approved	01/17/2018
B Pennsylvania	Agent	Approved	11/12/2025
IA Pennsylvania	Investment Adviser Representative	Approved	11/12/2025
B Rhode Island	Agent	Approved	10/07/2016
B South Carolina	Agent	Approved	10/07/2016
B Vermont	Agent	Approved	10/07/2016

Branch Office Locations

LPL FINANCIAL LLC
 95 GLASTONBURY BLVD
 3RD FLOOR, SUITE 301
 GLASTONBURY, CT 06033

LPL FINANCIAL LLC
 JUPITER, FL

Employment 2 of 2

Firm Name: **INTEGRATED WEALTH CONCEPTS LLC**
 Main Address: 200 5TH AVENUE
 4TH FLOOR
 WALTHAM, MA 02451
 Firm ID#: 284656

Regulator	Registration	Status	Date
IA Connecticut	Investment Adviser Representative	Approved	10/18/2016



Qualifications

Regulator	Registration	Status	Date
IA Louisiana	Investment Adviser Representative	Approved	05/13/2019

Branch Office Locations

INTEGRATED WEALTH CONCEPTS LLC
JUPITER, FL

INTEGRATED WEALTH CONCEPTS LLC
95 GLASTONBURY BOULEVARD
3RD FLOOR, SUITE 301
GLASTONBURY, CT 06033



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 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	08/13/2002
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/18/1992

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/16/1997
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/07/1997

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	01/02/2004 - 10/18/2016	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	GLASTONBURY, CT
B	12/03/2003 - 10/18/2016	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	GLASTONBURY, CT
B	12/03/2003 - 03/31/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	GLASTONBURY, CT
IA	09/10/1998 - 12/09/2003	VERAVEST INVESTMENT ADVISORS, INC.	CRD# 105796	GLASTONBURY, CT
B	06/19/1992 - 12/04/2003	VERAVEST INVESTMENTS, INC.	CRD# 3960	WORCESTER, 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
10/2016 - Present	INTEGRATED WEALTH CONCEPTS, LLC	Registered Representative	Y	GLASTONBURY, CT, United States
10/2016 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	GLASTONBURY, CT, United States
12/2003 - 09/2016	LINCOLN FINANCIAL ADVISORS CORP	REGISTERED REP	Y	GLASTONBURY, CT, 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) 10/07/2016: No Business Name - Non-Variable Insurance - Investment Related - 115 Glastonbury Blvd, 2nd floor, Glastonbury, CT 06033 - Start 03/01/2009 - 6 Hr/Mo; 5 Hour(s) During Securities Trading; 5% Time Spent - Accident/Health, LTC, Term life, and health savings accounts

(2) 10/07/2016: Integrated Financial Partners - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - 54% Time Spent

(3) 11/01/2016: Integrated Financial Partners - Registered Investment Advisor DBA - Investment Related - 115 Glastonbury Blvd, 2nd Floor, Glastonbury, CT 06033, - 46% Time Spent - I provide investment advisory services through INTEGRATED WEALTH CONCEPTS LLC, an independent investment advisor firm. I started this business activity in October 2016. I expect to spend approximately 45% of my time 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



Registration & Employment History



OTHER BUSINESS ACTIVITIES

independent of LPL Financial.

(4) 5/4/2021 - Integrated Partners - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 05/01/2021 - 1 Hour Per Month/1 Hour During Securities Trading.

(5) 5/5/2021 - Integrated Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Start Date: 05/01/2021 - 1 Hour Per Month/1 Hour 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
Customer Dispute	6

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 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS CORPORATION
Allegations:	Claimant alleges the RR recommended an unsuitable Oil & Gas investment.
Product Type:	Oil & Gas
Alleged Damages:	\$25,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	24-02312
Filing date of arbitration/CFTC reparation or civil litigation:	10/25/2024

Customer Complaint Information

Date Complaint Received:	10/28/2024
Complaint Pending?	No



Status: Closed/No Action

Status Date: 05/23/2025

Settlement Amount:

Individual Contribution Amount:

Firm Statement PLEASE ARCHIVE.FILED IN ERROR.THE APPLICANT WAS NOT THE SUBJECT OF THE CLAIM. THIS WAS A FIRM-LEVEL DUE DILLIGENCE CLAIM.THERE WAS NO SALES PRACTICE ALLEGATION MADE AGAINST THE APPLICANT. THE MATTER IS BEING REPORTED AS "CLOSED."

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS CORPORATION

Allegations: Claimant alleges the RR recommended an unsuitable Oil & amp; Gas investment.

Product Type: Oil & Gas

Alleged Damages: \$25,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 24-02312

Filing date of arbitration/CFTC reparation or civil litigation: 10/25/2024

Customer Complaint Information

Date Complaint Received: 10/28/2024

Complaint Pending? No

Status: Closed/No Action

Status Date: 05/23/2025

Settlement Amount:

Individual Contribution Amount:

Broker Statement PLEASE ARCHIVE. FILED IN ERROR. THE APPLICANT WAS NOT THE SUBJECT OF THE CLAIM. THIS WAS A FIRM-LEVEL DUE DILIGENCE CLAIM. THERE WAS NO SALES PRACTICE ALLEGATION MADE AGAINST THE APPLICANT. THE MATTER IS BEING REPORTED AS "CLOSED."

Disclosure 2 of 6

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS CORPORATION

Allegations: Claimant alleges the RR recommended an unsuitable Oil & Gas investment.

Product Type: Options

Alleged Damages: \$50,000.00

Alleged Damages Amount Explanation (if amount not exact): Damages are believed to be greater than \$5,000.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 22-01080

Filing date of arbitration/CFTC reparation or civil litigation: 05/18/2022

Customer Complaint Information

Date Complaint Received: 05/19/2022

Complaint Pending? No

Status: Settled

Status Date: 07/11/2023

Settlement Amount: \$12,500.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS CORPORATION

Allegations: Claimant alleges the RR recommended an unsuitable Oil & Gas investment.

Product Type: Options

Alleged Damages: \$50,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA



Docket/Case #: 22-01080
Filing date of arbitration/CFTC reparation or civil litigation: 05/18/2022

Customer Complaint Information

Date Complaint Received: 05/19/2022
Complaint Pending? No
Status: Settled
Status Date: 07/11/2023
Settlement Amount: \$12,500.00
Individual Contribution Amount: \$0.00

Disclosure 3 of 6

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS CORPORATION

Allegations: The client alleges the limited partnership investment sold to them in June 2015 was misrepresented.

Product Type: Oil & Gas

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Damages are believed to be greater than \$5,000

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 05/13/2022
Complaint Pending? No
Status: Denied
Status Date: 05/31/2022
Settlement Amount:
Individual Contribution Amount:

Firm Statement The firm's investigation found no evidence to support the client's allegation.

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Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS CORPORATION

Allegations: Based on activity that occurred at the registered representative's prior firm, former clients at his prior firm allege that the registered representative made misrepresentations regarding limited partnership investments they purchased in 2015.

Product Type: Other: Limited Partnership

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): more than \$5,000

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 04/29/2022

Complaint Pending? No

Status: Denied

Status Date: 05/31/2022

Settlement Amount:

Individual Contribution Amount:

Broker Statement I FULLY DISCUSSED AND DISCLOSED TO THE CUSTOMERS ALL OF THE RISKS OF THEIR INVESTMENTS IN THE LIMITED PARTNERSHIP THAT THEY PURCHASED IN 2015, AND THEY INDICATED THEY UNDERSTOOD AND WERE AWARE OF THE RISKS AND THE POTENTIAL FOR LOSSES. THE CLAIM IS WITHOUT MERIT AND I DENY ALL ALLEGATIONS OF WRONGDOING.

Disclosure 4 of 6

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGES THAT THE SUNAMERICA VARIABLE ANNUITY CONTRACT SOLD TO HER IN AUGUST 2008 WAS UNSUITABLE.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES ARE BELIEVED TO BE GREATER THAN \$5000.

Is this an oral complaint? No



Is this a written complaint? Yes

Is this an arbitration/CFTC
reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/01/2010

Complaint Pending? No

Status: Denied

Status Date: 02/22/2010

Settlement Amount:

Individual Contribution
Amount:

Disclosure 5 of 6

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: ALLMERICA FINANCIAL

Allegations: CLIENT ALLEGED HE & WIFE WERE PRESSURED INTO PURCHASING
PRODUCT WHICH THEY NOW FEEL DOES NOT FIT THEIR NEEDS. CLIENT
WAS REASSIGNED TO NEW ADVISOR & MATTER CLOSED

Product Type: Insurance

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 01/10/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/15/2002

Settlement Amount:

Individual Contribution
Amount:

Disclosure 6 of 6

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: ALLMERICA FINANCIAL

Allegations: CLIENTS ALLEGED THAT THEY ARE UNDERINSURED & THAT THE PRODUCT
SOLD TO THEM WAS UNSUITABLE. THE PRODUCT LOSS VALUE & THEY
WANTED TO BE REALEASED FROM THE CONTRACT FEES

Product Type: Insurance

Alleged Damages: \$5,000.00

Customer Complaint Information



Date Complaint Received: 01/24/2003
Complaint Pending? No
Status: Closed/No Action
Status Date: 02/24/2003
Settlement Amount:
Individual Contribution Amount:



End of Report

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