



## IAPD Report

# DALE ROBERT POWERS

CRD# 2255475

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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

### DALE ROBERT POWERS (CRD# 2255475)

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 **07/06/2021**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	07/03/2019
<b>IA</b>	GLOBAL RETIREMENT PARTNERS LLC	CRD# 172011	03/14/2021

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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>IA</b>	ALPHA PENSION GROUP, INC.	171290	BOSTON, MA	06/04/2019 - 03/30/2021
<b>IA</b>	JOHN HANCOCK PERSONAL FINANCIAL SERVICES, LLC	174433	BOSTON, MA	09/21/2016 - 11/17/2017
<b>B</b>	JOHN HANCOCK DISTRIBUTORS LLC	5249	Westwood, MA	04/14/2015 - 10/02/2017

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

#### Employment 1 of 2

Firm Name: **GLOBAL RETIREMENT PARTNERS LLC**  
Main Address: 4340 REDWOOD HIGHWAY  
SUITE B-60  
SAN RAFAEL, CA 94903  
Firm ID#: 172011

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Approved	03/14/2021

#### Branch Office Locations

**GLOBAL RETIREMENT PARTNERS LLC**  
396 Commonwealth Ave.  
Unit D-2A  
Boston, MA 02215

#### Employment 2 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	07/03/2019
B FINRA	Invest. Co and Variable Contracts	Approved	07/03/2019
B FINRA	Investment Co./Variable Contracts Prin	Approved	07/03/2019
B Massachusetts	Agent	Approved	07/03/2019

#### Branch Office Locations

**LPL FINANCIAL LLC**



## Qualifications

396 COMMONWEALTH AVE UNIT D-2A  
BOSTON, MA 02215




## 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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/01/1999

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/02/2017
 General Securities Representative Examination (S7)	Series 7	12/04/2003
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/27/1993

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/15/2003
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/30/2000

### 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	06/04/2019 - 03/30/2021	ALPHA PENSION GROUP, INC.	CRD# 171290	BOSTON, MA
IA	09/21/2016 - 11/17/2017	JOHN HANCOCK PERSONAL FINANCIAL SERVICES, LLC	CRD# 174433	BOSTON, MA
B	04/14/2015 - 10/02/2017	JOHN HANCOCK DISTRIBUTORS LLC	CRD# 5249	Westwood, MA
IA	04/30/2015 - 07/06/2016	SIGNATOR INVESTORS, INC.	CRD# 468	WESTWOOD, MA
B	04/14/2015 - 07/06/2016	SIGNATOR INVESTORS, INC.	CRD# 468	WESTWOOD, MA
IA	04/06/2005 - 04/15/2015	NEW YORK LIFE INVESTMENT MANAGEMENT LLC	CRD# 109591	PARSIPPANY, NJ
B	04/05/2005 - 04/15/2015	NYLIFE DISTRIBUTORS LLC	CRD# 35350	WESTWOOD, MA
B	09/20/2002 - 02/15/2005	CCO INVESTMENT SERVICES CORP.	CRD# 39550	JOHNSTON, RI
B	03/24/2000 - 03/15/2002	MANULIFE FINANCIAL SECURITIES LLC	CRD# 5249	BOSTON, MA
B	06/28/1999 - 04/20/2000	FULCRUM FINANCIAL ADVISORS, INC.	CRD# 44972	BOSTON, MA
B	11/18/1996 - 11/23/1999	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
B	09/29/1993 - 02/06/1996	PRUCO SECURITIES CORPORATION	CRD# 5685	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
01/2021 - Present	Global Retirement Partners, LLC	Licensed Admin.	Y	San Rafael, CA, United States
01/2021 - Present	HUB International, Inc.	W2 Employee	N	Chicago, IL, United States
06/2019 - Present	LPL FINANCIAL, LLC	ADMINISTRATIVE ASSOCIATE	Y	BOSTON, MA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2019 - Present	ALPHA PENSION GROUP, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	LEXINGTON, MA, United States
10/2017 - Present	WINTER GUARD INTERNATIONAL	CONSULTANT/TRAINER & EVENT MANAGER	N	DAYTON, OH, United States
03/2015 - 10/2017	JOHN HANCOCK	DIRECTOR COMPLIANCE	N	WESTWOOD, MA, United States
04/2015 - 07/2016	SIGNATOR INVESTORS, INC.	REGISTERED REPRESENTATIVE	Y	WESTWOOD, MA, 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.

- 05/01/2008 - DEFENDERS DRUM & BUGLE CORPS INC/ NON-PROFIT BOARD MEMBER/ NOT INVESTMENT RELATED/ 5%/ ROCKLAND, MA
- 01/01/1999 - MASSACHUSETTS DRUM CORPS HALL OF FAME/ NON-PROFIT BOARD MEMBER/ NOT INVESTMENT RELATED/ 2%/ ROCKLAND, MA
- 06/07/2019 - ALPHA PENSION GROUP/ DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)/ INVESTMENT RELATED/ 0%/ BOSTON, MA
- 09/01/2003 - WINTER GUARD INTERNATIONAL/ OUTSIDE, W-2 EMPLOYMENT/ NOT INVESTMENT RELATED/ 0%/ DAYTON, OH
- 08/15/2019 - Alpha Pension Group, Inc. - Investment related - At reported business location(s) - Registered Investment Advisor Hybrid - start date:5/23/2019 - 20 hrs/mo - 10% time spent.
- 4/15/2021 - HUB International - DBA: HUB Retirement and Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 01/01/2021 - 160 Hours Per Month/160 Hours During Securities Trading.
- 6/15/2021 - Global Retirement Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Started 5/23/2019 - 20 Hours Per Month - Time Spent 10% - I provide investment advisory services through Global Retirement Partners, an independent investment advisor firm. I started this business activity in 5/2019. I expect to spend approximately 20 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.
- 6/15/2021 - Global Retirement Partners, LLC - DBA: (Hybrid) HUB Retirement and Wealth Management - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 1/1/2021 - Licensed Admin. - Supports the advisor(s) who will service as an Investment Advisor Representative under the Global Retirement Partners RIA dba HUB Retirement and Wealth Management.



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## 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
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Criminal	1
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### 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 1

<b>Reporting Source:</b>	Individual
<b>Formal Charges were brought in:</b>	State Court
<b>Name of Court:</b>	Quincy District Court
<b>Location of Court:</b>	Quincy, MA, Norfolk County
<b>Docket/Case #:</b>	81449
<b>Charge Date:</b>	06/19/1978
<b>Charge(s) 1 of 1</b>	
<b>Formal Charge(s)/Description:</b>	Larceny by check.
<b>No of Counts:</b>	1
<b>Felony or Misdemeanor:</b>	Misdemeanor
<b>Plea for each charge:</b>	Default Removal
<b>Disposition of charge:</b>	Dismissed
<b>Current Status:</b>	Final
<b>Status Date:</b>	03/12/1979
<b>Disposition Date:</b>	03/12/1979
<b>Sentence/Penalty:</b>	Mr. Powers was found Not Guilty and the charges were dismissed.
<b>Broker Statement</b>	Mr. Powers went across country in the summer of 1978 to Colorado. When he returned home he discovered that he had a check that was returned in the mail as unpaid. When he didn't respond the owner filed charges. Upon his return, Mr. Powers made immediate restitution and appeared in court to pay a \$15 fine.



## End of Report

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