



IAPD Report

LUKE GARETH MEEKINS

CRD# 2431398

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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

LUKE GARETH MEEKINS (CRD# 2431398)

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 **09/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FLEETSTAR FINANCIAL	CRD# 168380	07/19/2013

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **6** 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	KOVACK SECURITIES INC.	44848	BOSTON, MA	03/31/2006 - 11/30/2021
IA	KOVACK ADVISORS, INC.	140808	BOSTON, MA	08/15/2006 - 07/05/2018
IA	RK ADVISORS	44848	BOSTON, MA	04/13/2006 - 08/15/2006

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
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 **6** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FLEETSTAR FINANCIAL**
Main Address: ONE THOMPSON SQUARE
SUITE 204
BOSTON, MA 02129
Firm ID#: 168380

	Regulator	Registration	Status	Date
IA	Connecticut	Investment Adviser Representative	Approved	05/29/2020
IA	Florida	Investment Adviser Representative	Approved	08/11/2025
IA	Massachusetts	Investment Adviser Representative	Approved	07/19/2013
IA	New Hampshire	Investment Adviser Representative	Approved	05/14/2021
IA	North Carolina	Investment Adviser Representative	Approved	05/09/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	11/14/2022

Branch Office Locations

FLEETSTAR FINANCIAL
ONE THOMPSON SQUARE
SUITE 204
BOSTON, MA 02129



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	01/14/2005

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	10/18/1997
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/02/1994

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	07/15/1998
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/13/1994

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	03/31/2006 - 11/30/2021	KOVACK SECURITIES INC.	CRD# 44848	BOSTON, MA
IA	08/15/2006 - 07/05/2018	KOVACK ADVISORS, INC.	CRD# 140808	BOSTON, MA
IA	04/13/2006 - 08/15/2006	RK ADVISORS	CRD# 44848	BOSTON, MA
IA	01/11/2006 - 04/03/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	PEABODY, MA
B	11/16/2004 - 04/03/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	PEABODY, MA
B	10/20/2004 - 11/18/2004	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	10/20/2004 - 11/18/2004	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	MARBLEHEAD, MA
IA	07/29/2003 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	MARBLEHEAD, MA
B	09/25/2000 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	01/02/1996 - 09/25/2000	FIS SECURITIES, INC.	CRD# 30533	BOSTON, MA
B	02/03/1995 - 12/31/1995	440 FINANCIAL DISTRIBUTORS, INC.	CRD# 31334	PORTLAND, ME
B	02/03/1994 - 01/23/1995	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY

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
06/2013 - Present	FLEETSTAR ADVISORS, LLC	PRESIDENT AND CCO	Y	BOSTON, MA, United States
03/2006 - 11/2021	KOVACK SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	FT. LAUDERDALE, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2006 - 07/2018	KOVACK ADVISORS, INC.	INVESTMENT ADVISOR	Y	FT. LAUDERDALE, FL, 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.

FleetStar Financial, LLC,
investment related - yes,
One Thompson Square, Suite 204, Boston, MA 02129,
Insurance Agency,
President/Owner/Insurance Agent,
11/2004,

Licensed insurance agent. Sale of insurance products (life insurance, annuities, and long-term care). Receives commissions from insurance carriers for products sold. Divides his time equally between FleetStar Advisors (investment adviser) and FleetStar Financial (insurance agency).



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:	MASSACHUSETTS
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	CEASE AND DESIST; SALES RESTRICTION CONDITIONS; ADMINISTRATIVE FINE AND SUCH FURTHER ACTIONS AS MAY BE DEEMED JUST AND APPROPRIATE
Date Initiated:	02/09/2006
Docket/Case Number:	E-2006-0018
Employing firm when activity occurred which led to the regulatory action:	QUICK & REILLY, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	COMPLAINT ALLEGES REpondent RECEIVED EXCESSIVE GIFTS, GRATUITIES, MEALS AND/OR ENTERTAINMENT IN RETURN FOR SELLING HIGH VOLUME INSURNACE COMPANY'S VARIABLE ANNUITIES IN VIOLATION OF NASD RULE 2820. IN MANY CASES, RESPONDENT TARGETED CUSTOMERS AGED 75 OR OLDER WITHOUT PROPER SUITABILITY CONSIDERATION OF THE INDIVIDUAL CUSTOMERS CIRCUMSTANCES.
Current Status:	Final
Resolution:	Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 04/13/2006

Sanctions Ordered:

Other Sanctions Ordered: HEIGHTENED SUPERVISION AND REVIEW

Sanction Details: NOT PERMITTED TO: SELL VARIABLE ANNUITIES TO PERSONS AGED 75 OR OLDER, SELL VARIABLE ANNUITIES /MAKE 1035 EXCHANGES WITHOUT APPROVAL. NOT PERMITTED FOR 2 YEARS TO: RECEIVE GIFTS/GRATUITIES/ENTERTAINMENT FROM ANNUITY COMPANIES, HAVE DISCRETION OVER MASS CUSTOMER ACCOUNTS, HAVE PRINCIPAL/SUPERVISORY/MANGERIAL DUTIES.

Regulator Statement COMPLAINT ALLEGES REpondent RECEIVED EXCESSIVE GIFTS, GRATUITIES, MEALS AND/OR ENTERTAINMENT IN RETURN FOR SELLING HIGH VOLUME INSURNACE COMPANY'S VARIABLE ANNUITIES IN VIOLATION OF NASD RULE 2820. IN MANY CASES, RESPONDENT TARGETED CUSTOMERS AGED 75 OR OLDER WITHOUT PROPER SUITABILITY CONSIDERATION OF THE INDIVIDUAL CUSTOMERS CIRCUMSTANCES.

Reporting Source: Individual

Regulatory Action Initiated By: MASSACHUSETTS

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Other: CEASE AND DESIST;SALES RESTRICTION
CONDITIONS;ADMINISTRATIVE FINE AND SUCH FURTHER ACTIONS AS MAY BE DEEMED JUST AND APPROPRIATE

Date Initiated: 02/09/2006

Docket/Case Number: E-2006-0018

Employing firm when activity occurred which led to the regulatory action: QUICK & REILLY, INC.

Product Type: No Product

Allegations: THE MASSACHUSETTS SECURITIES DIVISION HAS FILED A COMPLAINT WHICH ALLEGES THAT IN 2003 AND 2004, THE RESPONDENT RECEIVED EXCESSIVE GIFTS, GRATUITES, MEALS AND/OR ENTERTAINMENT, WHICH "WERE A QUID PRO QUO FOR THE VOLUME OF BUSINESS" IN VARIABLE ANNUITIES RESPONDENT GENERATED IN VIOLATION OF NASD RULE 2820. THE COMPLAINT ALSO ALLEGES THAT IN THE SAME TIME FRAME RESPONDENT'S SALES OF VARIABLE ANNUITIES OF AGE 75 AND OLDER UNFAIRLY TARGETED THE ELDERLY. RESPONDENT DENIES THE ALLEGATIONS.

Current Status: Final

Resolution: Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Yes

Resolution Date:

04/13/2006

Sanctions Ordered:

Other: HEIGHTENED SUPERVISION AND REVIEW

Broker Statement

This matter arose from activities between January 1, 2003, and December 31, 2004. The allegations were initial claims from an administrative complaint (not a client complaint), not proven facts or findings. The matter was resolved via consent order dated April 13, 2006, without admission of wrongdoing and without any finding of fraudulent, manipulative, or deceptive conduct. No determination was made that Mr. Meekins violated any rules as alleged.



End of Report

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