IAPD Report

LISA ANNE LIGHTHIPE-HINZ

CRD# 2460184

Section Title | **Page(s)**

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

LISA ANNE LIGHTHIPE-HINZ (CRD# 2460184)

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 **10/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/01/2024
IA	LPL FINANCIAL LLC	CRD# 6413	05/01/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	CROWN CAPITAL SECURITIES, L.P.	6312	ORANGE, CA	03/22/2024 - 05/01/2024
B	CROWN CAPITAL SECURITIES, L.P.	6312	ORANGE, CA	04/21/2003 - 05/01/2024
B	WM FINANCIAL SERVICES, INC.	599	IRVINE, CA	01/01/1999 - 04/23/2003

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	4
Judgment/Lien	2

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 **9** 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 Representative	Approved	05/01/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	05/01/2024
B	Arizona	Agent	Approved	05/01/2024
B	California	Agent	Approved	05/01/2024
IA	California	Investment Adviser Representative	Approved	05/01/2024
B	Florida	Agent	Approved	05/22/2024
B	Nevada	Agent	Approved	10/07/2024
B	North Carolina	Agent	Approved	05/01/2024
B	Oregon	Agent	Approved	10/24/2024
B	Texas	Agent	Approved	05/01/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	10/03/2024
B	Wisconsin	Agent	Approved	10/04/2024
B	Wyoming	Agent	Approved	05/01/2024

Qualifications

Branch Office Locations

LPL FINANCIAL LLC
1940 N TUSTIN AVENUE STE 104
ORANGE, CA 92865

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
	No information reported.		

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	04/20/1999
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/30/1994

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	03/14/2024
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/18/1994

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
IA	03/22/2024 - 05/01/2024	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	ORANGE, CA
B	04/21/2003 - 05/01/2024	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	ORANGE, CA
B	01/01/1999 - 04/23/2003	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	02/20/1998 - 01/01/1999	GRIFFIN FINANCIAL SERVICES	CRD# 10823	
B	04/03/1997 - 02/13/1998	FIMCO SECURITIES GROUP, INC.	CRD# 30343	PORT WASHINGTON, W
B	06/10/1996 - 01/08/1997	FIMCO SECURITIES GROUP, INC.	CRD# 30343	PORT WASHINGTON, W
B	03/31/1994 - 06/05/1996	INVEST FINANCIAL CORPORATION	CRD# 12984	APPLETON, WI

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
05/2024 - Present	LPL FINANCIAL LLC	Registered Representative	Y	ORANGE, CA, United States
04/2003 - 05/2024	CROWN CAPITAL SECURITIES, LP	REGISTRED REP	Y	ORANGE, CA, 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) 05/01/2024 - No Business Name - Inv Related - At Reported Business Location(s) - Non-Variable Insurance - Started: 3/20/2008 - 10 Hrs/Mo; 3% of Time Spent.
2) 05/01/2024 - CIRCLE FINANCIAL PLANNING - Inv Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started: 4/1/2003.
3) 05/01/2024 - No Business Name - Inv Related - Lake Havasu City, AZ - Real Estate Rental - Started: 12/1/2023 - 1% of Time Spent.

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	4
Judgment/Lien	2

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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WM FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES THE INVESTMENT PURCHASES SHE MADE ON APRIL 1, 2002 WERE UNSUITABLE DUE TO HER CONSERVATIVE RISK TOLERANCE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$18,165.05

Customer Complaint Information

Date Complaint Received:	11/20/2002
Complaint Pending?	No
Status:	Denied
Status Date:	01/23/2003
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	AN INVESTIGATION INTO THE CLIENT'S CONCERNS REVEALED THE INVESTMENT RECOMMENDATION APPPEARS SUITABLE AND FULL AND FAIR DISCLOSURE WAS PROVIDED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THE INVESTMENT PURCHASES SHE MADE ON APRIL 1, 2002 WERE UNSUITABLE DUE TO HER CONSEVATIVE RISK TOLERANCE.

Product Type: Annuity(ies) - Variable

Alleged Damages: $18,165.05

Customer Complaint Information

Date Complaint Received: 11/20/2002

Complaint Pending? No

Status: Denied

Status Date: 01/23/2003

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: NEGLIGENCE, UNSUITABILITY, MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, BREACH OF CONTRACT, BREACH OF IMPLIED COVENANT OF GOOD FAITH AND FAIR DEALING

Product Type: Mutual Fund(s)

Alleged Damages: $48,643.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #02-06386

Date Notice/Process Served: 10/22/2002

Arbitration Pending? No

Disposition: Award

Disposition Date: 02/17/2004

Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE TO AND SHALL PAY CLAIMANT THE SUM OF $34,270.00 IN COMPENSATORY DAMAGES, PLUS INTEREST.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THAT IT WAS NOT DISCLOSED TO HIM THAT THE INVESTMENT HE PURCHASED ON 6/19/2000 WAS NOT GUARANTEED.

Product Type: Annuity(ies) - Variable

Alleged Damages: $48,432.64

Customer Complaint Information

Date Complaint Received: 05/28/2002

Complaint Pending? No

Status: Arbitration/Reparation Denied

Status Date: 07/17/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - 02-06386

Date Notice/Process Served: 11/08/2002

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 02/19/2004

Monetary Compensation Amount: $34,270.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THAT IT WAS NOT DISCLOSED TO HIM THAT THE INVESTMENT HE PURCHASED ON 6/19/2000 WAS NOT GUARANTEED.

Product Type: Annuity(ies) - Variable

Alleged Damages: $48,432.64

Customer Complaint Information

Date Complaint Received: 05/28/2002

Complaint Pending? No

Status: Arbitration/Reparation Denied

Status Date: 07/17/2002

Settlement Amount:

Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 02-06386
Date Notice/Process Served:	11/08/2002
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	02/17/2004
Monetary Compensation Amount:	$34,270.00
Individual Contribution Amount:	$0.00
Broker Statement	AT ARBITRATION CLAIMANT DISMISSED MISREPRESENTATION,FRAUD, BREACH OF FIDUCIARY DUTY, BREACH OF IMPLIED COVENANT OF GOOD FAITH AND FAIR DEALING CLAIMS. CLAIMANT ONLY ASSERTED AT THE ARBITRATION THAT HE DID NOT UNDERSTAND THE TERMS OF THE INVESTMENT PRODUCT PURCHASED DESPITE THE FACT THAT HE WAS PROVIDED WITH A COPY OF THE PROSPECTUS AND ALSO RECEIVED A SECOND COPY IN THE MAIL. AFTER A FOUR DAY ARBITRATION, THE ARBITRATORS AWARDED THE REFUND OF A SMALL PORTION OF THE CLAIMANTS MARKET LOSES. THE REGISTERED REPRESENTATIVE CONTINUES TO DENY THAT SHE COMMITTED ANY WRONG DOING.

Disclosure 3 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WM FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES FINANCIAL CONSULTANT GUARANTEED RETURNS REGARDING HER JANUARY 18, 2000 PURCHASE OF MUTUAL FUNDS. CLIENT ALSO ALLEGES FINANCIAL CONSULTANT DID NOT DISCLOSE THE FLUCTUATION ASSOCIATED WITH THE INVESTMENT.
Product Type:	Mutual Fund(s)
Alleged Damages:	$33,955.11

Customer Complaint Information

Date Complaint Received:	04/26/2002
Complaint Pending?	No
Status:	Denied
Status Date:	06/19/2002
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	BASED UPON THE DOCUMENTAITON SIGNED BY THE CLIENT AND STATEMENTS FROM THE FINANCIAL CONSULTANT IT APPEARS FULL AND

FAIR DISCLOSURE WAS PROVIDED.

Disclosure 4 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WM FINANCIAL SERVICES, INC.
Allegations:	THE CLIENT ALLEGES HER JUNE 7, 2001 PURCHASE OF A VARIABLE ANNUITY WAS UNSUITABLE DUE TO HER RISK TOLERANCE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$5,586.72

Customer Complaint Information

Date Complaint Received:	06/11/2002
Complaint Pending?	No
Status:	Denied
Status Date:	07/10/2002
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	BASED UPON THE SUITABILITY INFORMATION PROVIDED BY THE CLIENT AND THE DOCUMENTATION AND DISCLOSURES SIGNED BY THE CLIENT IT APPEARS THE TRADE WAS SUITABLE AND FULL AND FAIR DISCLOSURE WAS PROVIDED.

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$34,872.50
Judgment/Lien Type:	Tax
Date Filed with Court:	10/25/2017
Date Individual Learned:	11/28/2017
Type of Court:	State Court
Name of Court:	INTERNAL REVENUE SERVICE
Location of Court:	ORANGE COUNTY, CALIFORNIA
Docket/Case #:	2017000454324
Judgment/Lien Outstanding?	Yes
Broker Statement	ON JUNE 25, 2018 AN INSTALLMENT AGREEMENT WAS SET IN PLACE AND PAYMENT IS BEING MADE AS AGREED.

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$75,021.74
Judgment/Lien Type:	Tax
Date Filed with Court:	04/05/2016
Date Individual Learned:	10/25/2016
Type of Court:	INTERNAL REVENUE SERVICE
Name of Court:	INTERNAL REVENUE SERVICE
Location of Court:	ORANGE COUNTY, CALIFORNIA
Docket/Case #:	146135
Judgment/Lien Outstanding?	Yes

End of Report

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