



IAPD Report

CLARK D HARRIS

CRD# 2730928

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

CLARK D HARRIS (CRD# 2730928)

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 **05/01/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AURORA SECURITIES	CRD# 46147	07/15/2021
IA	SECURE ASSET MANAGEMENT, L.L.C.	CRD# 144046	09/17/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	SPC	110692	BLOOMFIELD HILLS, MI	09/25/2009 - 04/16/2021
B	SIGMA FINANCIAL CORPORATION	14303	BLOOMFIELD HILLS, MI	01/07/2000 - 04/16/2021
B	LINSCO/PRIVATE LEDGER CORP.	6413	FORT MILL, SC	03/09/1999 - 01/09/2000

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	2
Termination	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 **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **AURORA SECURITIES**

Main Address: 2565 WEST MAPLE
TROY, MI 48084

Firm ID#: 46147

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	07/15/2021
B	California	Agent	Approved	07/16/2021
B	Georgia	Agent	Approved	12/16/2021
B	Michigan	Agent	Approved	09/17/2021
B	North Carolina	Agent	Approved	09/30/2021
B	Pennsylvania	Agent	Approved	01/10/2022
B	South Carolina	Agent	Approved	09/14/2021
B	Tennessee	Agent	Approved	09/20/2021
B	Wisconsin	Agent	Approved	08/04/2021

Branch Office Locations

2565 WEST MAPLE
TROY, MI 48084

1668 South Telegraph Road
Suite 100
Bloomfield Hills, MI 48302

Employment 2 of 2

Firm Name: **SECURE ASSET MANAGEMENT, L.L.C.**

Main Address: 2565 WEST MAPLE RD



Qualifications

Firm ID#: TROY, MI 48084
144046

	Regulator	Registration	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	09/17/2021
IA	North Carolina	Investment Adviser Representative	Approved	09/29/2021

Branch Office Locations

SECURE ASSET MANAGEMENT, L.L.C.
2565 WEST MAPLE RD
TROY, MI 48084



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, 2 general industry/product exams, and 1 state securities law exam.

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 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/13/1996

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/14/1996



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	09/25/2009 - 04/16/2021	SPC	CRD# 110692	BLOOMFIELD HILLS, MI
B	01/07/2000 - 04/16/2021	SIGMA FINANCIAL CORPORATION	CRD# 14303	BLOOMFIELD HILLS, MI
B	03/09/1999 - 01/09/2000	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	02/12/1997 - 10/05/1998	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	
B	05/14/1996 - 10/05/1998	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	02/12/1997 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	
B	05/14/1996 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	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
07/2021 - Present	Aurora Securities, Inc.	Registered Representative	Y	Troy, MI, United States
07/2021 - Present	Secure Asset Management, LLC	Investment Adviser Representative	Y	Troy, MI, United States
07/2021 - Present	Secure Investors Group	Insurance Representative	Y	Troy, MI, United States
02/2015 - Present	TITAN WEALTH ADVISORS, LLC	MANAGING PARTNERS	Y	BLOOMFIELD HILLS, MI, United States
11/2002 - 04/2021	SIGMA PLANNING CORPORATION	INVESTMENT ADVISOR	Y	ANN ARBOR, MI, United States
01/2000 - 04/2021	SIGMA FINANCIAL CORP	REGISTERED REPRESENTATIVE	Y	ANN ARBOR, MI, United States
01/2000 - 04/2021	Sigma Financial Corp	IAR	Y	Ann Arbor, MI, United States



Registration & Employment History



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. Mr. Harris owns 24th Street Car Guys & Girls, LLC, a real estate holding firm.
2. TITAN WEALTH ADVISORS, LLC.; Investment-Related; 1668 S. Telegraph, Suite 100, Bloomfield Hills, MI 48302; dba for insurance and financial services. 2/2015 Start Date, Managing Partner. 150 hrs/month.
3. Insurance Representative, Secure Investors Group - an affiliate of Secure Asset Management LLC
4. Vault Advisors, LLC - Insurance-related; Oxford, MI, 4/2017 start date; insurance agency. <5 hours per month during trading hours. Owner.
5. Notary; Self Notary; investment related: No; Location of the business: 1419 Harwood Drive Oxford MI 48371 United States; Description of the business: Notary public; Responsibilities Duties: Notarize documents; Start date with business: 2014-09-25; Hours per month devoted to business during trading hours: 1; Hours per month devoted to business outside trading hours: 0; Percentage of total yearly compensation expected to be derived from the business: 0;



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	2
Termination	1

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 2

Reporting Source: Firm

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

Allegations: Demand Letter alleges that in 2010 - 2015 the representative made unsuitable investment recommendations and encouraged the customer to invest in a non-traded DPP and a REIT. Claim further alleges the representative did not have the required securities registration to make the recommendations and that the firm failed to adequately supervise the representative.

Product Type: Direct Investment-DPP & LP Interests
Real Estate Security

Alleged Damages: \$143,366.00

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: 06/01/2022

Complaint Pending? No

Status: Settled

Status Date: 07/11/2022



Settlement Amount: \$35,000.00

Individual Contribution Amount: \$0.00

.....

Reporting Source: Individual

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

Allegations: Per Sigma Financial Corporation, the client filed a demand letter alleging that between 2010 - 2015, the representative made unsuitable recommendations and encouraged the customer to invest in a non-traded direct participation program (DPP) and a REIT. The claim further alleges the representative did not have the required securities registration to make the recommendation and that the firm failed to adequately supervise the representative.

Product Type: Direct Investment-DPP & LP Interests
Real Estate Security

Alleged Damages: \$143,366.00

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: 06/10/2022

Complaint Pending? No

Status: Settled

Status Date: 07/11/2022

Settlement Amount: \$35,000.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: REGISTERED REPRESENTATIVE INITIATED A WITHDRAWAL FROM THE VARIABLE ANNUITY CAUSING THE GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER TO DECREASE THEREFORE CAUSING THE CLIENT TO RECEIVE LESS ANNUAL INCOME.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): THE FIRM IS UNABLE TO DETERMINE THE AMOUNT OF DAMAGES.



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: 01/26/2012

Complaint Pending? No

Status: Settled

Status Date: 11/18/2013

Settlement Amount: \$69,000.00

**Individual Contribution
Amount:** \$69,000.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: Sigma Financial Corporation

Termination Type: Discharged

Termination Date: 04/16/2021

Allegations: The firm has reason to believe that the registered representative solicited, recommended, and sold illiquid alternative investments to one or more customers without possessing a qualifying FINRA license to do so, and that the representative took steps to conceal this activity from the firm.

Product Type: Real Estate Security

.....

Reporting Source: Individual

Firm Name: SIGMA FINANCIAL CORPORATION

Termination Type: Discharged

Termination Date: 04/16/2021

Allegations: The allegations were that Mr. Harris was not properly licensed to conduct alternative investment sales. A properly licensed representative was always involved with each transaction.

Product Type: Equipment Leasing

Broker Statement The allegations, as conveyed to me, Sigma Financial Corporation ("SIGMA"), relate to investments made over 10 years ago. A properly licensed registered representative was involved in each investment at issue. Each investment was suitable for the customer based on the customer's affirmed investor profile, and each investment was approved by the customer after a sufficient explanation of its risks and potential benefits.



End of Report

This page is intentionally left blank.