



IAPD Report

BERNICE VALREY ROLLE-LEWIS

CRD# 2848008

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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

BERNICE VALREY ROLLE-LEWIS (CRD# 2848008)

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 **12/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	12/22/2011
IA	INDEPENDENT ADVISOR ALLIANCE, LLC	CRD# 168267	03/27/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	INDEPENDENT FINANCIAL PARTNERS	125112	WESTON, FL	02/15/2012 - 03/22/2019
IA	CAPITAL GUARDIAN WEALTH MANAGEMENT, LLC	131631	MIAMI, FL	06/04/2010 - 01/10/2012
B	CAPITAL GUARDIAN, LLC	137919	WESTON, FL	05/07/2010 - 01/10/2012

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



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 5 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	12/22/2011
B	California	Agent	Approved	10/25/2024
B	Florida	Agent	Approved	01/30/2012
B	Georgia	Agent	Approved	01/28/2014
B	Iowa	Agent	Approved	07/17/2025
B	New York	Agent	Approved	12/22/2011

Branch Office Locations

LPL FINANCIAL LLC
2645 EXECUTIVE PARK DR STE 315
WESTON, FL 33331-3624

Employment 2 of 2

Firm Name: **INDEPENDENT ADVISOR ALLIANCE, LLC**
Main Address: 11215 N. COMMUNITY HOUSE RD.
STE. 775
CHARLOTTE, NC 28277
Firm ID#: 168267

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	03/27/2019



Qualifications

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	06/20/2021

Branch Office Locations

INDEPENDENT ADVISOR ALLIANCE, LLC

2645 Executive Park Drive
Suite 315
Weston, FL 33331



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Futures Managed Funds Examination (S31)	Series 31	01/16/1998
B General Securities Representative Examination (S7)	Series 7	08/25/1997

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/23/1998
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/24/1997



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	02/15/2012 - 03/22/2019	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	WESTON, FL
IA	06/04/2010 - 01/10/2012	CAPITAL GUARDIAN WEALTH MANAGEMENT, LLC	CRD# 131631	MIAMI, FL
B	05/07/2010 - 01/10/2012	CAPITAL GUARDIAN, LLC	CRD# 137919	WESTON, FL
B	05/29/2007 - 05/26/2010	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	DANIA, FL
IA	05/29/2007 - 05/26/2010	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	DANIA, FL
IA	05/14/2003 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	DANIA, FL
B	10/21/2002 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	DANIA, FL
B	10/26/1998 - 11/04/2002	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	08/27/1998 - 06/07/1999	JOSEPH CHARLES & ASSOC., INC.	CRD# 3949	BOCA RATON, FL
B	08/12/1998 - 08/14/1998	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	01/07/1998 - 06/30/1998	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	08/26/1997 - 12/03/1997	JOSEPH CHARLES & ASSOC., INC.	CRD# 3949	BOCA RATON, FL

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
03/2019 - Present	Independent Advisor Alliance, LLC	Investment Advisor Representative	Y	Weston, FL, United States
12/2011 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	WESTON, FL, United States
03/2012 - 03/2019	INDEPENDENT FINANCIAL PARTNERS	INVESTMENT ADVISER REPRESENTATIVE	Y	WESTON, FL, United States



Registration & Employment History



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. 09/04/2014 - KORNERSTONE WEALTH MANAGEMENT INC - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS) - TIME SPENT 40 HOURS PER MONTH - WESTON, FL
2. 10/08/2015 * Kornerstone Insurance Management * Non-Variable Insurance * INV REL * AT REPORTED BUSINESS LOCATION(S) * START 10/01/2015 * 20 HRS/MO NOT DURING SECS TRDG HRS.
3. 11/25/2015 - NO BUSINESS NAME - INV REL - Workshop - START 01/15/2015 - 9 HOURS PER MONTH - To conduct Financial Management Workshops.
4. 11/5/2018 - Broward County Public School - Not Investment Related - Broward Florida County Schools - Outside/W-2 Employment - Temporary Sub Teacher - Start Date:11/01/2018 - 20 Hours Per Month/0 Hours During Trading.
5. 4/4/2019 - INDEPENDENT ADVISOR ALLIANCE - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Investment Advisor Representative - Start Date: 03/22/2019 - 160 Hours Per Month/40 Hours During Securities Trading - I provide investment advisory services through Independent Advisor Alliance, an independent investment advisor firm. I started this business activity on 4/4/2019. I expect to spend approximately 160 hours/month on this activity. Please see the advisory firms 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. 11/4/2021 - Independent Advisor Alliance - DBA: (Hybrid) KORNERSTONE WEALTH MANAGEMENT, INC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 11/01/2021 - 10 Hours Per Month/2 Hours During Securities Trading - I provide investment advisory services through Independent Advisor Alliance, an independent investment advisor firm. I started this business activity in 11/2021. I expect to spend approximately 10 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.



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

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:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	BREACH OF FIDUCIARY DUTY, NEGLIGENCE, FRAUD AND BREACH OF CONTRACT WITH RESPECT TO THE PURCHASE OF A METLIFE VARIABLE ANNUITY IN APRIL 2008
Product Type:	Annuity-Variable
Alleged Damages:	\$113,000.00
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 #:	09-05945
Filing date of arbitration/CFTC reparation or civil litigation:	10/22/2009

Customer Complaint Information

Date Complaint Received:	10/29/2009
Complaint Pending?	No



Status: Settled
Status Date: 08/31/2010
Settlement Amount: \$85,000.00
Individual Contribution Amount: \$0.00
Firm Statement MATTER SETTLED WITH NO FINDING OR ADMISSION OF LIABILITY OR WRONGDOING. NO CONTRIBUTION FROM BROKER.

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: CITIGROUP GLOBAL MARKETS, INC,
Allegations: CLAIMANT ALLEGES, INTER ALIA, THAT IN APRIL OF 2008 THE FINANCIAL ADVISOR INVESTED IN A VARIABLE ANNUITY THAT WAS UNSUITABLE FOR THE CLAIMANT'S RISK TOLERANCE.
Product Type: Annuity-Variable
Alleged Damages: \$113,000.00
Alleged Damages Amount Explanation (if amount not exact): NOT QUANTIFIED
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA
Docket/Case #: 09-05945
Filing date of arbitration/CFTC reparation or civil litigation: 10/15/2009

Customer Complaint Information

Date Complaint Received: 10/27/2009
Complaint Pending? No
Status: Settled
Status Date: 08/31/2010
Settlement Amount: \$85,000.00
Individual Contribution Amount: \$0.00
Broker Statement In April 2008, a customer alleged that a variable annuity investment was unsuitable for his risk tolerance. The investment was made during a period of significant market volatility associated with the global financial crisis. The client and his family participated in the discussions regarding the investment at the time it was made. Following the subsequent market decline, the customer raised concerns regarding



suitability. The matter was settled by the broker-dealer in 2009 for \$85,000 without any admission of wrongdoing, in order to resolve the dispute and avoid the cost and uncertainty of continued proceedings.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITIGROUP GLOBAL MARKETS INC.

Allegations: THE CLIENT ALLEGED HE WAS GUARANTEED HIS ANNUITY WOULD NEVER GO BELOW HIS INITIAL INVESTMENT - 08/2004.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$6,000.00

Customer Complaint Information

Date Complaint Received: 12/01/2008

Complaint Pending? No

Status: Denied

Status Date: 04/01/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED.



End of Report

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