IAPD Report

DAVID ALLEN EMRING

CRD# 2850007

Section Title

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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

User Guidance

www.adviserinfo.sec.gov

Report Summary

DAVID ALLEN EMRING (CRD# 2850007)

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 **12/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL ENTERPRISE, LLC	CRD# 8733	11/14/2024
IA	LPL ENTERPRISE, LLC	CRD# 8733	11/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	St. Louis, MO	09/16/2024 - 11/14/2024
B	PRUCO SECURITIES, LLC.	5685	St. Louis, MO	09/13/2024 - 11/14/2024
IA	FINANCIAL & TAX ARCHITECTS, LLC	119169	ST. LOUIS, MO	08/02/2023 - 06/06/2024

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

Employment 1 of 1

Firm Name: **LPL ENTERPRISE, LLC**

Main Address: 1055 LPL WAY
FORT MILL, SC 29715

Firm ID#: 8733

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/14/2024
B	Illinois	Agent	Approved	11/14/2024
B	Kansas	Agent	Approved	12/05/2024
B	Missouri	Agent	Approved	11/14/2024
IA	Missouri	Investment Adviser Representative	Approved	11/14/2024
B	Ohio	Agent	Approved	05/22/2025

Branch Office Locations

LPL ENTERPRISE, LLC
12312 OLIVE BOULEVARD
SUITE 300
ST LOUIS, MO 63141-6474

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	Futures Managed Funds Examination (S31)	Series 31	08/28/2009
B	General Securities Representative Examination (S7)	Series 7	03/07/2007

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/05/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/14/2007

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

User Guidance

www.adviserinfo.sec.gov

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	09/16/2024 - 11/14/2024	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	St. Louis, MO
B	09/13/2024 - 11/14/2024	PRUCO SECURITIES, LLC.	CRD# 5685	St. Louis, MO
IA	08/02/2023 - 06/06/2024	FINANCIAL & TAX ARCHITECTS, LLC	CRD# 119169	ST. LOUIS, MO
B	09/17/2014 - 07/28/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	ST. LOUIS, MO
IA	09/16/2014 - 07/28/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	ST. LOUIS, MO
B	09/17/2014 - 11/17/2016	FIRST CLEARING, LLC	CRD# 17344	ST. LOUIS, MO
B	06/15/2011 - 01/24/2014	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	ST. LOUIS, MO
IA	06/15/2011 - 01/24/2014	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	ST. LOUIS, MO
B	12/03/2010 - 01/24/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	ST. LOUIS, MO
B	07/19/2010 - 11/16/2010	PNC INVESTMENTS	CRD# 129052	KIRKWOOD, MO
IA	07/19/2010 - 11/16/2010	PNC INVESTMENTS	CRD# 129052	KIRKWOOD, MO
IA	04/06/2007 - 06/28/2010	WELLS FARGO ADVISORS, LLC	CRD# 19616	CHESTERFIELD, MO
B	03/08/2007 - 06/28/2010	WELLS FARGO ADVISORS, LLC	CRD# 19616	CHESTERFIELD, MO
B	06/18/1999 - 07/27/2001	UBS PAINEWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	06/12/1997 - 06/24/1999	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	04/09/1997 - 06/09/1997	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY

Registration & Employment History

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
11/2024 - Present	LPL ENTERPRISE, LLC	Mass Transfer	Y	St. Louis, MO, United States
09/2024 - Present	The Prudential Insurance Company of America	Financial Professional	Y	St Louis, MO, United States
06/2024 - Present	Anchor Rides	Charter Captain on weekends at Lake of the Ozarks.	N	Lake Ozark, MO, United States
09/2024 - 11/2024	Pruco Securities LLC	Registered Representative	Y	Saint Louis, MO, United States
07/2023 - 06/2024	FINANCIAL & TAX ARCHITECTS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ST. LOUIS, MO, United States
12/2010 - 07/2023	WELLS FARGO ADVISORS	LEAD BUSINESS STRATEGY CONSULTANT	Y	ST. LOUIS, MO, 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) 03/07/2025 - Anchor Rides- Other- I am a charter captain for Anchor Rides and do my charters on weekends.- not inv. related - at Saint Petersburg, FL- start date 11/14/2024 - 8hrs/mnth-0hrs during trading
2)02/25/2025 - Focus Financial Services, Inc.-DBA for LPL Business (entity for LPL business)-inv. related- at reported business location(s)- start date 11/14/2024- 160hrs/mnth-120hrs during trading

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
Termination	1

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:	Individual
Firm Name:	PNC INVESTMENTS
Termination Type:	Voluntary Resignation
Termination Date:	11/05/2010
Allegations:	AFTER WORKING IN THE PNC BANK BRANCH LOCATIONS THAT WERE ASSIGNED TO ME FOR A COUPLE OF MONTHS, I REALIZED THAT MANY OF THE CLIENTS THAT WERE SUPPOSED TO BE TRANSFERRED INTO MY REP NUMBER WERE NOT DONE. I CREATED A CLIENT LIST, BASED OFF THE BRANCHES THAT I WAS COVERING, THAT IDENTIFIED MORE THAN TWICE THE NUMBERS OF ACCOUNTS THAT SHOULD HAVE BEEN IN MY REP NUMBER AND SUBMITTED IT TO MANAGEMENT. I WAS ALSO CREATING A QUICK SEARCH LOOKUP TEMPLATE IN MS EXCEL TO ENHANCE THE CUSTOMER EXPERIENCE. THIS WOULD ALLOW ME TO QUICKLY IDENTIFY THE FINANCIAL ADVISOR OF RECORD FOR CLIENTS AS THEY WOULD COME INTO ONE OF THE 3 BRANCHES I WAS WORKING AT. WHEN A CLIENT WOULD COME INTO THE BRANCH AND ASK ABOUT THEIR INVESTMENT ACCOUNT, I WAS UNABLE TO ACCESS THEIR ACCOUNT WITHOUT KNOWING WHICH BRANCH AND REP CODES WERE CONNECTED TO THE ACCOUNT. WITHOUT THIS INFORMATION, I COULD NOT ASSIST THE CLIENT OR REFERENCE THEIR ACCOUNT. THERE WERE SEVERAL BRANCH CODES AND WELL OVER ONE HUNDRED REP CODES MANAGING THESE ACCOUNTS. I WOULD FUMBLE AROUND BY USING THE CLOSEST BRANCH LOCATION TO WHERE THEY LIVED AND THEN GUESS WHICH FINANCIAL ADVISOR MIGHT BE WORKING WITH THE CLIENT. GIVEN THE HIGH TURNOVER RATE OF ADVISORS AND THE NUMBER OF SPLIT NUMBERS IN THE SYSTEM, THIS PROCESS WAS TIME EXTENSIVE AND CLUMSY FOR BOTH THE CLIENTS AND I. MY SPREADSHEET WOULD ALLOW ME TO QUICKLY IDENTIFY THEIR ACCOUNT BY NAME, ACCOUNT NUMBER OR REP NUMBER. PNC DID NOT APPROVE OF MY CREATING THIS SPREADSHEET WITH THIS CLIENT DATA AND CONDUCTED AN

	INTERNAL REVIEW ON MY ACTIONS. THE EXCEL SPREADSHEET LIST OF CONTACTS THAT I CREATED DID NOT INCLUDE ANY CRITICAL TAX ID NUMBERS AND/OR DATES OF BIRTH ON ANY OF THE CLIENTS. CONCLUSION: ON NOVEMBER 5TH, 2010, PNC ASKED THAT I SIGN AN AFFIDAVIT THAT I DELETED THIS FILE AND DID NOT SHARE ANY INFORMATION WITH ANYONE. SHORTLY AFTER SIGNING THE AFFIDAVIT, I RECEIVED A PHONE CALL AND ACCEPTED A POSITION AT WELLS FARGO ADVISORS. I THEN VOLUNTARILY RESIGNED FROM PNC.
Product Type:	Annuity-Fixed Annuity-Variable CD Equity Listed (Common & Preferred Stock) Money Market Fund Mutual Fund Unit Investment Trust

End of Report

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