



IAPD Report

ROY E COOK JR.

CRD# 3129380

<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

ROY E COOK JR. (CRD# 3129380)

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 **11/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/28/2023
IA	LPL FINANCIAL LLC	CRD# 6413	09/28/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	CETERA INVESTMENT ADVISERS LLC	105644	WARRENVILLE, IL	05/20/2018 - 09/29/2023
B	CETERA FINANCIAL SPECIALISTS LLC	10358	WARRENVILLE, IL	05/18/2018 - 09/29/2023
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	OAKBROOK, IL	04/03/2015 - 05/18/2018

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	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 **13** 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	09/28/2023
B	Arizona	Agent	Approved	09/28/2023
B	California	Agent	Approved	09/28/2023
B	Florida	Agent	Approved	09/28/2023
B	Idaho	Agent	Approved	10/14/2025
B	Illinois	Agent	Approved	09/29/2023
IA	Illinois	Investment Adviser Representative	Approved	09/29/2023
B	Indiana	Agent	Approved	09/28/2023
B	Michigan	Agent	Approved	09/28/2023
B	Ohio	Agent	Approved	09/28/2023
B	Oregon	Agent	Approved	07/09/2025
B	Texas	Agent	Approved	09/28/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	09/28/2023



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	09/28/2023
B Washington	Agent	Approved	09/28/2023
B Wisconsin	Agent	Approved	09/28/2023

Branch Office Locations

LPL FINANCIAL LLC
4320 WINFIELD ROAD SUITE 450
WARRENVILLE, IL 60555



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 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	05/23/2006
----------	--	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

IA	B	Uniform Combined State Law Examination (S66)	Series 66	02/06/2006
-----------	----------	--	-----------	------------

IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/17/1998
-----------	--	-----------	------------

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	05/20/2018 - 09/29/2023	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	WARRENVILLE, IL
B	05/18/2018 - 09/29/2023	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	WARRENVILLE, IL
IA	04/03/2015 - 05/18/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	OAKBROOK, IL
B	03/28/2015 - 05/18/2018	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	OAKBROOK TERRACE,
IA	04/10/2015 - 05/14/2018	SAGE PRIVATE WEALTH GROUP, LLC	CRD# 173399	WHEATON, IL
IA	11/05/2014 - 04/20/2015	BKD WEALTH ADVISORS, LLC	CRD# 110905	OAKBROOK TERRACE,
IA	07/10/2010 - 04/20/2015	WOLF FINANCIAL MANAGEMENT, LLC	CRD# 44225	OAKBROOK TERRACE,
IA	07/20/2010 - 12/31/2014	WOLF FINANCIAL MANAGEMENT, LLC	CRD# 44225	OAKBROOK TERRACE,
B	07/20/2010 - 05/30/2014	WOLF FINANCIAL MANAGEMENT, LLC	CRD# 44225	OAKBROOK TERRACE,
IA	09/21/2009 - 12/23/2010	OAK BROOK STRATEGIC INVESTMENT ADVISORS LLC	CRD# 151334	ELMHURST, IL
B	05/24/2006 - 09/24/2009	BAKER TILLY CAPITAL, LLC	CRD# 115333	CHICAGO, IL
IA	01/18/2006 - 09/24/2009	BAKER TILLY INVESTMENT ADVISORS	CRD# 111264	MADISON, 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
09/2023 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	Warrenville, IL, United States
07/2018 - Present	DUGAN & LOPATKA WEALTH MANAGEMENT, LLC	MANAGING DIRECTOR	Y	WHEATON, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2018 - 09/2023	CETERA FINANCIAL SPECIALISTS LLC	REGISTERED REP	Y	SCHAUMBURG, IL, United States
05/2018 - 09/2023	CETERA INVESTMENT ADVISERS LLC	REGISTERED INVESTMENT ADVISER	Y	SCHAUMBURG, IL, United States
05/2018 - 07/2018	DUGAN & LOPATKA, FINANCIAL SERVICES LLC	FINANCIAL ADVISOR	Y	WHEATON, IL, United States
04/2015 - 05/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC	INVESTMENT ADVISER REP	Y	WHEATON, IL, United States
03/2015 - 05/2018	RAYMOND JAMES FINANCIAL SERVICES, INC	FINANCIAL ADVISOR	Y	WHEATON, IL, United States
03/2015 - 05/2018	SAGE PRIVATE WEALTH GROUP	ADVISOR FOR SUPPORT COMPANY	N	WHEATON, IL, United States
03/2015 - 05/2018	SAGE PRIVATE WEALTH GROUP, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	WHEATON, IL, 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)09/27/2023 - Dugan & Lopatka Wealth Management, LLC - DBA for LPL Business (entity for LPL business) - Inv Rel - At Reported Business Location(s) - Start: 07/2018 - 160 Hr/Mth



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	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 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: BAKER TILLY CAPITAL, LLC

Allegations: A FINRA ARBITRATION HAS BEEN FILED AGAINST BAKER TILLY CAPITAL THAT DOES NOT NAME MR. COOK AS A RESPONDENT, BUT DOES FOCUS ON HIS ACTIONS AS THE AGENT FOR THE CLAIMANT. THE CLAIMANT DESCRIBES IN THE COMPLAINT THAT, DURING JANUARY 2007, MR. COOK SOLICITED THE CLAIMANT TO PURCHASE \$60,000 OF KEYLIME COVE SUBORDINATED NOTES THROUGH BAKER TILLY CAPITAL, LLC. THE COMPLAINT DESCRIBES "CAUSES OF ACTION" BASED UPON ALLEGED VIOLATIONS, AMONG OTHERS, OF: (1) THE ANTI-FRAUD PROVISIONS OF ILLINOIS SECURITIES LAW; (2) CONSUMER FRAUD AND DECEPTIVE PRACTICES ACT; (3) COMMON LAW; (4) NASD RULE 2110 WHICH REQUIRES ALL NASD MEMBERS AND THEIR ASSOCIATED PERSONS TO OBSERVE STANDARDS OF COMMERCIAL HONOR AND JUST AND EQUITABLE PRINCIPALS OF TRADE; (5) NASD RULE 2120 BY USE OF MANIPULATIVE, DECEPTIVE AND FRAUDULENT DEVICE; (6) NASD RULE 2310 BY RECOMMENDING AN UNSUITABLE INVESTMENT; (7) FIDUCIARY DUTY OWED TO CLAIMANT; AND (8) THE RESPONSIBILITY TO PERFORM ADEQUATE DUE DILIGENCE ON THE INVESTMENT BEING RECOMMENDED. [CUSTOMER] RECEIVED A MEMORANDUM DESCRIBING THE NATURE AND RISKS OF THE INVESTMENT, DISCUSSED THESE RISKS WITH MR. COOK, REPRESENTED IN WRITING THAT HE UNDERSTOOD THE NUMEROUS RISKS, INCLUDING RISK OF LOSS, ASSOCIATED WITH THE INVESTMENT, AND REPRESENTED HE HAD THE FINANCIAL MEANS AND MET OTHER QUALIFICATIONS TO BEAR THE RISKS. [CUSTOMER] ALSO MADE ALL DECISIONS ON HOW MUCH AND WHEN TO INVEST AND REPRESENTED HE UNDERSTOOD THE INVESTMENT WAS A LONG-TERM INVESTMENT WITH



NO LIQUIDITY. HE RECEIVED REGULAR REPORTS FROM KEY LIME, AND WAS THEREFORE ABLE TO EVALUATE THE PROGRESS OF THE INVESTMENT AS TIME WENT BY. [THIRD PARTY] ATTEMPTING TO RECOVER LOSSES IN AN INVESTMENT THAT DID NOT FARE WELL IN THE GENERAL DOWNTURN OF THE REAL ESTATE MARKET DURING THE PAST FEW YEARS. MR. COOK'S RECOMMENDATION OF THE INVESTMENT WAS SUITABLE, AND NO VIOLATION OF ANY LAW OR FINRA RULES OCCURRED.

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

Alleged Damages: \$60,000.00

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- CHICAGO, IL

Docket/Case #: 11-03317

Filing date of arbitration/CFTC reparation or civil litigation: 09/01/2011

Customer Complaint Information

Date Complaint Received: 09/06/2011

Complaint Pending? No

Status: Withdrawn

Status Date: 09/26/2012

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BAKER TILLY CAPITAL, LLC

Allegations: A FINRA ARBITRATION HAS BEEN FILED AGAINST BAKER TILLY CAPITAL THAT DOES NOT NAME MR. COOK AS A RESPONDENT, BUT BAKER TILLY CAPITAL HAS AMENDED MR. COOK'S U-5 TO FOCUS ON HIS ACTIONS AS THE AGENT OF BAKER TILLY CAPITAL FOR THE CLAIMANT. THE CLAIMANT DESCRIBES IN THE COMPLAINT THAT, DURING JANUARY 2007, MR. COOK SOLICITED THE CLAIMANT TO PURCHASE \$60,000 OF KEYLIME COVE SUBORDINATED NOTES THROUGH BAKER TILLY CAPITAL, LLC. [CUSTOMER] RECEIVED A MEMORANDUM DESCRIBING THE NATURE AND RISKS OF THE INVESTMENT, DISCUSSED THESE RISKS WITH MR. COOK, REPRESENTED IN WRITING THAT HE UNDERSTOOD THE NUMEROUS RISKS, INCLUDING RISK OF LOSS, ASSOCIATED WITH THE INVESTMENT, AND REPRESENTED HE HAD THE FINANCIAL MEANS AND MET OTHER QUALIFICATIONS TO BEAR THE RISKS. [CUSTOMER] ALSO MADE ALL



DECISIONS ON HOW MUCH AND WHEN TO INVEST AND REPRESENTED HE UNDERSTOOD THE INVESTMENT WAS A LONG-TERM INVESTMENT WITH NO LIQUIDITY. HE RECEIVED REGULAR REPORTS FROM KEY LIME, AND WAS THEREFORE ABLE TO EVALUATE THE PROGRESS OF THE INVESTMENT AS TIME WENT BY. MR. COOK'S RECOMMENDATION OF THE INVESTMENT WAS SUITABLE, AND NO VIOLATION OF ANY LAW OR FINRA RULES OCCURRED.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$60,000.00

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-CHICAGO, IL

Docket/Case #: 11-03317

Filing date of arbitration/CFTC reparation or civil litigation: 09/01/2011

Customer Complaint Information

Date Complaint Received: 09/06/2011

Complaint Pending? No

Status: Withdrawn

Status Date: 09/26/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement AMEND U-4 DISCLOSURE DUE TO ARBITRATION FILE AGAINST BAKER TILLY CAPITAL THAT DOES NOT NAME MR. COOK AS A RESPONDENT. COMPLAINT WAS WITHDRAWN.



End of Report

This page is intentionally left blank.