



IAPD Report

JOHN MICHAEL DERBIN JR

CRD# 3183322

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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

JOHN MICHAEL DERBIN JR (CRD# 3183322)

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 **05/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LIFEMARK SECURITIES CORP.	CRD# 16204	11/05/2018
IA	LIFEMARK SECURITIES CORP.	CRD# 16204	11/05/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	FORESTERS EQUITY SERVICES, INC.	18464	GRAND RAPIDS, MI	06/16/2011 - 11/08/2018
B	FORESTERS EQUITY SERVICES, INC.	18464	GRAND RAPIDS, MI	01/04/2006 - 11/08/2018
B	ADVANCE CAPITAL SERVICES, INC.	19347	SOUTHFIELD, MI	07/01/2004 - 10/05/2005

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
Regulatory Event	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 11 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LIFEMARK SECURITIES CORP.**

Main Address: 400 WEST METRO PARK
ROCHESTER, NY 14623

Firm ID#: 16204

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/05/2018
B	California	Agent	Approved	11/05/2018
B	Florida	Agent	Approved	11/05/2018
B	Illinois	Agent	Approved	01/04/2022
B	Indiana	Agent	Approved	02/23/2023
B	Michigan	Agent	Approved	11/05/2018
IA	Michigan	Investment Adviser Representative	Approved	11/05/2018
B	Nevada	Agent	Approved	01/04/2022
B	New Hampshire	Agent	Approved	11/05/2018
B	North Carolina	Agent	Approved	11/05/2018
B	Texas	Agent	Approved	01/04/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	01/04/2024
B	Utah	Agent	Approved	11/05/2018



Qualifications

Regulator	Registration	Status	Date
B Wisconsin	Agent	Approved	11/05/2018

Branch Office Locations

LIFEMARK SECURITIES CORP.
4990 Cascade Rd. SE, Suite 2
Grand Rapids, MI 49546



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	04/01/1999
General Securities Representative Examination (S7)	Series 7	03/22/1999

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	06/11/2011
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	06/16/2011 - 11/08/2018	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	GRAND RAPIDS, MI
B	01/04/2006 - 11/08/2018	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	GRAND RAPIDS, MI
B	07/01/2004 - 10/05/2005	ADVANCE CAPITAL SERVICES, INC.	CRD# 19347	SOUTHFIELD, MI
B	11/13/2001 - 06/16/2004	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	03/24/1999 - 08/07/2001	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY

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
11/2018 - Present	LIFEMARK SECURITIES CORP.	REGISTERED REPRESENTATIVE, INVESTMENT ADVISER REPRESENTATIVE	Y	ROCHESTER, NY, United States
09/2010 - Present	D&L PARTNERS, LLC DBA BOARDMEMBER CONNECT	GENERAL PARTNER	N	GRAND RAPIDS, MI, United States
01/2007 - Present	Grand River Wealth Management	INDEPENDENT INSURANCE AGENT	Y	GRAND RAPIDS, MI, United States
12/2005 - 10/2018	FORESTERS EQUITY SERVICES, INC.	FINANCIAL REPRESENTATIVE	Y	GRAND RAPIDS, MI, 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.

DBA: Grand River Wealth Management ALSO USED FOR SECURITIES

1. Grand River Wealth Management / INVESTMENT RELATED / 4990 CASCADE RD. SUITE 2, GRAND RAPIDS, MI 49546 / INDEPENDENT INSURANCE AGENT / START 01/2007 / 12 HOURS/MONTH / 8 HOURS/MONTH DURING SECURITIES TRADING HOURS / SALES AND SERVICE OF LIFE INSURANCE AND FIXED ANNUITIES.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. D&L PARTNERS, LLC DBA BOARDMEMBER CONNECT / NOT INVESTMENT RELATED / 7260 MOUNTAIN AASH DR SE, GRAND RAPIDS, MI 49546 / GENERAL PARTNER / START 09/2010 / 2 HOURS/MONTH / 0 HOURS/MONTH DURING SECURITIES TRADING HOURS / WORK WITH NATIONAL NON-PROFIT ORGANIZATIONS AND CORPORATIONS TO IDENTIFY AND RECRUIT BOARD MEMBERS TO SERVE ON NON-PROFIT BOARDS.

3. Boy Scouts Troop/ not investment related/supervise and lead scouts/Assistant Scoutmaster/1/2023/10 hours per month.

4. Trinity Lutheran Church Council/not investment related/2700 Fulton St. Grand Rapids, MI 49506/serve on council as voting member/1/2024/2 hours per month



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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	05/24/2022
Docket/Case Number:	2021072595001
Employing firm when activity occurred which led to the regulatory action:	LifeMark Securities Corp.
Product Type:	No Product

Allegations: Without admitting or denying the findings, Derbin consented to the sanctions and to the entry of findings that he impersonated a customer on a telephone call to a financial services company. The findings stated that Derbin's customer wanted to transfer her retirement plan from one fund provider to another. Derbin attempted a three-way telephone call with the existing fund provider, the customer and himself for the sole purpose of determining the type of retirement account the customer had. The customer, however, did not answer Derbin's attempted three-way call. On the ensuing phone call between Derbin and the fund provider, Derbin identified himself as the customer. Derbin provided the fund provider with the customer's date of birth, social security number, maiden name, and account number to convince the fund provider that he was the customer. He then asked the fund provider to tell him what type of retirement plan the customer owned. The fund provider did not provide this information, and instead requested a call back number from Derbin, which he declined to provide. The fund provider refused to provide Derbin with the information and alerted his member firm. When the firm confronted Derbin, he twice falsely stated that he believed the customer was on the line when the call was made to the fund provider.



Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/24/2022
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension Other: In determining the appropriate sanctions in this matter, FINRA considered, among other factors, that Derbin's member firm sanctioned him for his misconduct, which included imposing a \$5,000 fine, a 30 calendar-day suspension, and a forfeiture of all commissions made during the suspension period. The firm also required Derbin to complete training concerning the protection of client information and ethical considerations for registered representatives.
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	10 Business Days
Start Date:	06/21/2022
End Date:	07/05/2022

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$2,500.00
Portion Levied against individual:	\$2,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	06/07/2022
Was any portion of penalty waived?	No



Amount Waived:

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Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 05/24/2022

Docket/Case Number: 2021072595001

Employing firm when activity occurred which led to the regulatory action: LifeMark Securities Corp.

Product Type: No Product

Allegations: Without admitting or denying the findings, Derbin consented to the sanctions and to the entry of findings that he impersonated a customer on a telephone call to a financial services company. The findings stated that Derbin's customer wanted to transfer her retirement plan from one fund provider to another. Derbin attempted a three-way telephone call with the existing fund provider, the customer and himself for the sole purpose of determining the type of retirement account the customer had. The customer, however, did not answer Derbin's attempted three-way call. On the ensuing phone call between Derbin and the fund provider, Derbin identified himself as the customer. Derbin provided the fund provider with the customer's date of birth, social security number, maiden name, and account number to convince the fund provider that he was the customer. He then asked the fund provider to tell him what type of retirement plan the customer owned. The fund provider did not provide this information, and instead requested a call back number from Derbin, which he declined to provide. The fund provider refused to provide Derbin with the information and alerted his member firm. When the firm confronted Derbin, he twice falsely stated that he believed the customer was on the line when the call was made to the fund provider.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 05/24/2022

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension
Other: In determining the appropriate sanctions in this matter, FINRA considered, among other factors, that Derbin's member firm sanctioned him for his misconduct, which included imposing a \$5,000 fine, a 30 calendar-day suspension, and a forfeiture of all commissions made during the suspension period. The firm also required Derbin to complete training concerning the protection of client information and ethical considerations for registered representatives.

Sanction 1 of 1

Sanction Type: Suspension



Capacities Affected: All Capacities
Duration: 10 Business Days
Start Date: 06/21/2022
End Date: 07/05/2022

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$2,500.00

Portion Levied against individual: \$2,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

Just before the Covid lockdowns in 2020, my client asked to move an employer plan to my management. We started the process, but it was put on hold due to the pandemic. When we revisited this in 2021 to get updated paperwork, my client expressed an urgency to get this transfer completed. I realized later that the paperwork was missing detail on the type of account we were transferring. Because my client lives 2 hours away from my office and has an extremely busy schedule, I called the investment firm holding the account and attempted to get my client on the call. Ultimately this did not happen, and I attempted to get the requisite information. I was not trying to affect their account or transact any business, simply clarify the type of account. At the time, I believed that I was working in my client's favor to help facilitate their wishes and I was doing no harm. I realize now that my action was a serious breach of professional and fiduciary standards. I regret this action, but have learned from it and have a deeper understanding of regulations and professional standards.



End of Report

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