



IAPD Report

Terry Michael Pasket

CRD# 3195786

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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

Terry Michael Pasket (CRD# 3195786)

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 **06/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/05/2024
IA	LPL FINANCIAL LLC	CRD# 6413	11/06/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	J.P. MORGAN SECURITIES LLC	79	JACKSONVILLE, FL	05/28/2019 - 10/11/2024
B	J.P. MORGAN SECURITIES LLC	79	JACKSONVILLE, FL	05/21/2019 - 10/11/2024
IA	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	JACKSONVILLE, FL	05/03/2016 - 05/28/2019

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	3



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 2 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 Principal	Approved	11/05/2024
B	FINRA	General Securities Representative	Approved	11/05/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	11/05/2024
B	Florida	Agent	Approved	11/05/2024
IA	Florida	Investment Adviser Representative	Approved	11/06/2024
B	Georgia	Agent	Approved	04/04/2026

Branch Office Locations

LPL FINANCIAL LLC
JACKSONVILLE, FL



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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	09/20/2016

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	04/04/2002
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/25/1999

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/19/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/22/2000



PROFESSIONAL DESIGNATIONS

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

Chartered Financial Analyst

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](#).



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	05/28/2019 - 10/11/2024	J.P. MORGAN SECURITIES LLC	CRD# 79	JACKSONVILLE, FL
B	05/21/2019 - 10/11/2024	J.P. MORGAN SECURITIES LLC	CRD# 79	JACKSONVILLE, FL
IA	05/03/2016 - 05/28/2019	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	JACKSONVILLE, FL
B	05/02/2016 - 05/28/2019	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	JACKSONVILLE, FL
B	07/10/2008 - 05/03/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	JACKSONVILLE, FL
IA	07/10/2008 - 05/03/2016	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	JACKSONVILLE, FL
IA	09/14/2006 - 07/14/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	ORANGE PARK, FL
B	09/08/2006 - 07/14/2008	WACHOVIA SECURITIES, LLC	CRD# 19616	ORANGE PARK, FL
IA	02/21/2003 - 09/01/2006	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	PONTE VEDRA BEACH,
B	04/05/2002 - 09/01/2006	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PONTE VEDRA BEACH,
B	05/31/2001 - 11/27/2001	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	05/31/2001 - 11/27/2001	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	12/22/2000 - 06/18/2001	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	03/26/1999 - 08/17/2000	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, 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 Financial, LLC	Registered Representative	Y	ST AUGUSTINE, FL, United States
05/2019 - 10/2024	JP Morgan Chase Bank, N.A.	Private Client Advisor	Y	Jacksonville, FL, United States
05/2019 - 10/2024	jpmorgan securities, LLC	Private Client Advisor	Y	Jacksonville, FL, United States
02/2021 - 02/2021	Taps Bar and Grill	Line Cook	N	St. Johns, FL, United States
05/2016 - 05/2019	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	JACKSONVILLE, FL, 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- 10/2024 / Pasket Financial Group, LLC / DBA for LPL Business (entity for LPL business) / Investment Related / 160 hrs mth / 8 hrs during trading / At reported business location(s)

2- 05/15/2025 - Keller Williams St. Johns - Investment Related - Mortgage/Real Estate Services - St. Johns, FL - Start Date: 05/14/2025 - 40 Hours Per Month- 0 Hours During Trading

3- 04/30/2025 - Bartram Park Wealth Management LLC - Investment Related -DBA for LPL Business (entity for LPL business) - At Reported Business Location(s) - Start Date:05/01/2025 - 100Hours Per Month- 100 Hours During Trading

4- 04/30/2025 - St. Johns Bourbon Tastings - Investment Related - Other - Hospitality / Entertainment - Start Date: 06/15/2025 - 4 Hours Per Month- 0 Hours During Trading.

5- 06/08/2026 - H&R Block - Tax Prep/Accounting/CPA - Investment Related - Jacksonville Beach, FL - Start Date 12/23/2024 - 80 hours per month/ 20 hours 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
Customer Dispute	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CLIENT ALLEGES FA EXECUTED TRADES IN ACCOUNT WITHOUT AUTHORIZATION. DATES OF ACTIVITY UNSPECIFIED IN ALLEGATION.
Product Type:	Mutual Fund
Alleged Damages:	\$43,684.38
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:	06/29/2009
Complaint Pending?	No
Status:	Denied
Status Date:	07/29/2009
Settlement Amount:	

Individual Contribution Amount:

Firm Statement CLIENT RECEIVED CONFIRMS AND STATEMENTS REFLECTING TRADES



AND HAS CONTINUED TO HOLD POSITIONS IN ACCOUNT FOR TWO (2) YEARS. FA CONFIRMED THAT ALL TRANSACTIONS WERE FULLY DISCUSSED AND PROPERLY AUTHORIZED BY CLIENT PRIOR TO EXECUTION.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WELLS FARGO ADVISORS, LLC

Allegations: CLIENT ALLEGES FA EXECUTED TRADES IN ACCOUNT WITHOUT AUTHORIZATION. DATES OF ACTIVITIY UNSPECIFIED IN ALLEGATIONS.

Product Type: Mutual Fund

Alleged Damages: \$43,684.38

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: 06/29/2009

Complaint Pending? No

Status: Denied

Status Date: 07/29/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENT RECEIVED CONFIRMS AND STATEMENTS REFLECTING TRADES AND HAS CONTINUED TO HOLD POSITIONS IN ACCOUNT FOR TWO (2) YEARS. FA CONFIRMED THAT ALL TRANSACTIONS WERE FULLY DISCUSSED AND PROPERLY AUTHORIZED BY CLIENT PRIOR TO EXECUTION.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: FLORIDA RESIDENT WRITES THAT HE WANTED AN INVESTMENT THAT WOULD PAY MORE THAN MONEY MARKET OR CD, BUT THAT WOULDN'T GO DOWN IN A BEAR MARKET. HE WRITES THAT HE WAS LED TO BELIEVE THE UPFRONT SALES CHARGE OF 3.5% WOULD BE MADE UP WITHIN SIX MONTHS, BUT INSTEAD THE ACCOUNTS HAVE DECLINED \$25,000. (12/04/2007-01/22/2008)

Product Type: Mutual Fund(s)

Alleged Damages: \$25,000.00



Customer Complaint Information

Date Complaint Received: 07/16/2008

Complaint Pending? No

Status: Denied

Status Date: 07/30/2008

Settlement Amount:

Individual Contribution Amount:

Firm Statement

CLAIM DENIED. INVESTMENTS WERE CONSISTENT WITH CLIENT'S INVESTMENT OBJECTIVES AND RISK TOLERANCE. INVESTMENTS WERE DIVERSIFIED AND INCLUDED BALANCE OF FIXED INCOME AND EQUITIES. CLIENTS GOT CAUGHT IN ACROSS-THE-BOARD MARKET DECLINE, BUT ARE LONG-TERM INVESTORS. CLIENTS' LOSSES ARE LESS THAN 10%.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: FLORIDA RESIDENT WRITES THAT HE WANTED AN INVESTMENT THAT WOULD PAY MORE THAN MONEY MARKET OR CD, BUT THAT WOULDN'T GO DOWN IN A BEAR MARKET. HE WRITES THAT HE WAS LED TO BELIEVE THE UPFRONT SALES CHARGE OF 3.5% WOULD BE MADE UP WITHIN SIX MONTHS, BUT INSTEAD THE ACCOUNTS HAVE DECLINED \$25,000. (12/04/2007-01/22/2008)

Product Type: Mutual Fund(s)

Alleged Damages: \$25,000.00

Customer Complaint Information

Date Complaint Received: 07/16/2008

Complaint Pending? No

Status: Denied

Status Date: 07/30/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement

CLAIM DENIED. INVESTMENTS WERE CONSISTENT WITH CLIENT'S INVESTMENT OBJECTIVES AND RISK TOLERANCE. INVESTMENTS WERE DIVERSIFIED AND INCLUDED BALANCE OF FIXED INCOME AND EQUITIES. CLIENTS GOT CAUGHT IN ACROSS-THE-BOARD MARKET DECLINE, BUT ARE LONG-TERM INVESTORS. CLIENTS' LOSSES ARE LESS THAN 10%.

Disclosure 3 of 3

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint:

WACHOVIA SECURITIES, LLC

Allegations:

FLORIDA RESIDENTS WRITE THAT FA DID NOT MAKE APPROPRIATE RECOMMENDATIONS WHEN HE PURSUADED CLIENTS TO TRANSFER FUNDS FROM A GOVERNMENT RETIREMENT ACCOUNT AND AN INSURANCE PRODUCT TO INVEST IN FEE-BASED ACCOUNTS AT WACHOVIA. CLIENT WRITES THAT THEY HAVE LOST \$25,000 AS A RESULT OF FA'S RECOMMENDATIONS.

Product Type:

Other

Other Product Type(s):

WRAP ACCOUNTS

Alleged Damages:

\$25,000.00

Customer Complaint Information

Date Complaint Received:

06/24/2008

Complaint Pending?

No

Status:

Denied

Status Date:

10/21/2008

Settlement Amount:

Individual Contribution Amount:

Firm Statement

CLAIM DENIED. CLIENT WAS IN DIVERSIFIED MUTUAL FUND PORTFOLIO WHERE CLIENT'S RECEIVED PROFESSIONAL ADVICE, WHICH IS WHAT CLIENT ASKED FOR. FEES WERE DISCLOSED TO CLIENT ON SIGNED DISCLOSURES, AND ALL INVESTMENTS WERE CONSISTENT WITH CLIENT'S INVESTMENT OBJECTIVES OF MODERATE GROWTH AND INCOME, WITH A GROWTH EMPHASIS.

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Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

WACHOVIA SECURITIES, LLC

Allegations:

FLORIDA RESIDENTS WRITE THAT FA DID NOT MAKE APPROPRIATE RECOMMENDATIONS WHEN HE PURSUADED CLIENTS TO TRANSFER FUNDS FROM A GOVERNMENT RETIREMENT ACCOUNT AND AN INSURANCE PRODUCT TO INVEST IN FEE-BASED ACCOUNTS AT WACHOVIA. CLIENT WRITES THAT THEY HAVE LOST \$25,000 AS A RESULT OF FA'S RECOMMENDATIONS.

Product Type:

Other

Other Product Type(s):

WRAP ACCOUNTS

Alleged Damages:

\$25,000.00

Customer Complaint Information

Date Complaint Received:

06/24/2008

Complaint Pending?

No

Status:

Denied



Status Date: 10/21/2008

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

CLAIM DENIED. CLIENT WAS IN DIVERSIFIED MUTUAL FUND PORTFOLIO WHERE CLIENT'S RECEIVED PROFESSIONAL ADVICE, WHICH IS WHAT CLIENT ASKED FOR. FEES WERE DISCLOSED TO CLIENT ON SIGNED DISCLOSURES, AND ALL INVESTMENTS WERE CONSISTENT WITH CLIENT'S INVESTMENT OBJECTIVES OF MODERATE GROWTH AND INCOME, WITH A GROWTH EMPHASIS.



End of Report

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