



## IAPD Report

# MARK KRUSPODIN

CRD# 4052837

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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

### MARK KRUSPODIN (CRD# 4052837)

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 **02/10/2023**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	01/03/2023
<b>IA</b>	INTEGRATED WEALTH CONCEPTS LLC	CRD# 284656	01/11/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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
<b>IA</b>	KESTRA ADVISORY SERVICES, LLC	283330	ENCINO, CA	04/20/2016 - 06/30/2022
<b>B</b>	KESTRA INVESTMENT SERVICES, LLC	42046	ENCINO, CA	08/15/2003 - 06/30/2022
<b>IA</b>	NFP ADVISOR SERVICES, LLC	42046	ENCINO, CA	10/20/2006 - 09/22/2016

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

#### Employment 1 of 2

Firm Name: **INTEGRATED WEALTH CONCEPTS LLC**  
Main Address: 200 5TH AVENUE  
4TH FLOOR  
WALTHAM, MA 02451  
Firm ID#: 284656

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	01/11/2023

#### Branch Office Locations

**INTEGRATED WEALTH CONCEPTS LLC**  
12555 HIGH BLUFF DRIVE  
SUITE 210  
SAN DIEGO, CA 92130

#### Employment 2 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	01/03/2023
B California	Agent	Approved	01/04/2023

#### Branch Office Locations

**LPL FINANCIAL LLC**  
12555 HIGH BLUFF DR STE 210  
SAN DIEGO, CA 92130

**LPL FINANCIAL LLC**  
21600 OXNARD ST, STE 2000  
WOODLAND HILLS, CA 91367



## 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 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
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General Securities Representative Examination (S7)	Series 7	08/02/2001
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	08/21/2001
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### 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	04/20/2016 - 06/30/2022	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	ENCINO, CA
B	08/15/2003 - 06/30/2022	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	ENCINO, CA
IA	10/20/2006 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	ENCINO, CA
B	08/03/2001 - 06/30/2003	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, 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
01/2023 - Present	INTEGRATED WEALTH CONCEPTS, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WALTHAM, MA, United States
01/2023 - Present	LPL Financial LLC	Registered Representative	Y	WOODLAND HILLS, CA, United States
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	ENCINO, CA, United States
05/1989 - Present	DUFFY KRUSPODIN LLP	CPA	N	WOODLAND HILLS, CA, United States
08/2003 - 06/2022	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	ENCINO, CA, 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) 12/27/2022 - DUFFY KRUSPODIN & CO LLP DUFFY KRUSPODIN LLP - Tax Prep/Accounting/CPA - Owner - Investment related - Woodland Hills, CA 91367 - 160 hours per month - Start Year: 1990.
- 2) 12/27/2022 - Real Estate Rental - Owner - Investment related - 1213 BELLEHAVEN ST SALINAS CA 93905 - 5 hours per month - Start Date: 7/21/2011.
- 3) 12/27/2022 - MARK KRUSPODIN CPA, A PROFESSIONAL CORPORATION - Business Entity For Tax/Investment Purposes Only - Woodland Hills, CA 91367 - Non Investment related - 1 Hour per month - Start Year: 1990.
- 4) 1/26/2023 - INTEGRATED FINANCIAL PARTNERS - Investment Related - At Reported Business Location(s) - DBA for LPL



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

Business (entity for LPL business)

5) 2/2/2023 - INTEGRATED FINANCIAL PARTNERS - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - LIMITED SECURITIES PROFESSIONAL - 6 Hours Per Month/6 Hours During Securities Trading - Time Spent 2%

6) 2/2/2023 - Integrated Wealth Concepts, LLC - DBA: DK WEALTH MANAGEMENT - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - LIMITED SECURITIES PROFESSIONAL - 6 Hours Per Month/6 Hours During Securities Trading - Time Spent 2%

7) 2/2/2023 - Integrated Wealth Concepts, LLC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - LIMITED SECURITIES PROFESSIONAL - 6 Hours Per Month/6 Hours During Securities Trading - Time Spent 2% - I provide investment advisory services through Integrated Wealth Concepts, LLC, an independent investment advisor firm. I started this business activity in 12/2023. I expect to spend approximately 6 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
Criminal	1

### Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Organization Name (if charge(s) were brought against an organization over which individual exercised control):</b>	NOT APPLICABLE
<b>Court Details:</b>	MUNICIPAL COURT OF LOS ANGELES JUDICIAL DISTRICT, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, CASE#A788137
<b>Charge Date:</b>	11/19/1986
<b>Charge Details:</b>	FOUR (4) FELONY COUNTS FOR CONTRACTING TO RECEIVE INTEREST IN EXCESS OF THE CALIFORNIA USURY LAW IN CONNECTION WITH A SERIES OF LOANS TO A SINGLE INDIVIDUAL FOR BUSINESS PURPOSES AND ONE (1) FELONY COUNT FOR EXTORTION IN ATTEMPTING TO COLLECT THESE DEBTS. I PLEAD NOLO CONTENDERE TO ALL CHARGES. ALL CHARGES EXCEPT FOR ONE (1) USURY COUNT WERE DISMISSED AND THAT REMAINING COUNT WAS REDUCED TO A MISDEMEANOR.
<b>Felony?</b>	Yes
<b>Current Status:</b>	Final
<b>Status Date:</b>	04/15/1989
<b>Disposition Details:</b>	ON MAY 10, 1987, I CHANGED MY PLEA TO GUILTY OF ONE (1) USURY COUNT AND THE REMAINING FOUR (4) COUNTS WERE DISMISSED. I PAID A \$500 FINE PLUS \$100 TO THE COURT RESTITUTION FUND AND PLACED ON THREE (3) YEARS PROBATION. ON APRIL 5, 1989, MY PROBATION WAS ENDED AND MY GUILTY PLEA TO THE ONE (1) COUNT OF USURY WAS SET ASIDE PURSUANT TO SECTION 1203.4 OF THE PENAL CODE.
<b>Broker Statement</b>	THE PLAINTIFF OWNED A PRINTING BUSINESS AND WAS INTRODUCED TO ME BY A FAMILY MEMBER. SHE DESIRED TO EXPAND HER BUSINESS BY BUYING USED PRINTING EQUIPMENT, REFURBISHING THE SAME AND RESELLING THE EQUIPMENT FOR A SUBSTANTIAL PROFIT. SHE STATED



SHE WAS UNABLE TO QUALIFY FOR TRADITIONAL COMMERCIAL FINANCING AND OFFERED TO PAY 40% INTEREST ON A PERSONAL LOAN FROM ME FOR \$60,000.

THE PLAINTIFF MADE SEVERAL INTEREST PAYMENTS THAT WERE GIVEN BACK TO HER AS ADDITIONAL LOANS. AT THE TIME OF THE MAKING OF THESE LOANS, I WAS NOT, AND NEVER HAD BEEN, IN THE BUSINESS OF MAKING LOANS FOR ANY PURPOSES. I WAS UNAWARE OF THE CALIFORNIA LAW ENACTED IN 1919 THAT MADE IT A CRIME FOR AN INDIVIDUAL TO RECEIVE INTEREST IN EXCESS OF TEN PERCENT (10%) ON A PERSONAL LOAN. NEITHER THE PLAINTIFF NOR I WERE REPRESENTED BY COUNSEL AND I DRAFTED THE PROMISSORY NOTE USING A GENERIC FORM. THE ONLY "SECURITY" I REQUESTED WAS AN INSURANCE POLICY ON THE LIFE OF THE PLAINTIFF NAMING ME AS THE SOLE INSURED. WHEN THE LOAN WAS NOT REPAYED, MY TELEPHONE CONTACTS WITH HER WERE REPORTED BY HER TO THE POLICE AS PHYSICALLY THREATENING IN NATURE. AT NO TIME DID I MAKE ANY SUCH THREATS. HOWEVER THE EXISTENCE OF THE LIFE INSURANCE POLICY NAMING ME AS BENEFICIARY LED THE AUTHORITIES TO BELIEVE THE PLAINTIFF'S ALLEGATIONS AND THE CHARGES AGAINST ME RESULTED.

AT THE TIME OF THESE OCCURRENCES, THE MONEY I LOANED TO THE PLAINTIFF CONSTITUTED THE ENTIRETY OF MY PERSONAL FUNDS. I WAS INDUCED TO RISK THESE FUNDS ON THE PROMISE BY THE PLAINTIFF OF A HIGH INTEREST RETURN. I KNOW THAT THE PLAINTIFF DID NOT USE THE FUNDS FOR THE PURPOSES REPRESENTED AND, AS OF THIS DATE, NONE OF THE PRINCIPAL ON THESE LOANS HAS BEEN REPAYED.



## End of Report

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