IAPD Report

ROBERT HAROLD SWEET

CRD# 4090608

Section Title

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

ROBERT HAROLD SWEET (CRD# 4090608)

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 **10/31/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	02/22/2016
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	03/23/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	LPL FINANCIAL LLC	6413	EL PASO, TX	12/08/2010 - 01/19/2016
IA	LPL FINANCIAL LLC	6413	EL PASO, TX	12/08/2010 - 01/19/2016
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	EL PASO, TX	03/19/2009 - 12/10/2010

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	2
Customer Dispute	1
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 **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**

Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130

Firm ID#: 7717

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	02/22/2016
B	FINRA	Invest. Co and Variable Contracts	Approved	02/22/2016
B	Alabama	Agent	Approved	05/19/2022
B	Arizona	Agent	Approved	05/04/2016
B	California	Agent	Approved	06/20/2017
B	Georgia	Agent	Approved	06/28/2017
B	Missouri	Agent	Approved	04/08/2016
B	Nevada	Agent	Approved	07/15/2025
B	New Mexico	Agent	Approved	05/02/2016
B	Pennsylvania	Agent	Approved	08/02/2017
B	Tennessee	Agent	Approved	02/10/2023
B	Texas	Agent	Approved	03/23/2016
IA	Texas	Investment Adviser Representative	Approved	03/23/2016

Qualifications

	Regulator	Registration	Status	Date
B	Utah	Agent	Approved	12/06/2024
B	Virginia	Agent	Approved	02/29/2016

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC
5675 Woodrow Bean
Suite 13
El Paso, TX 79924

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	General Securities Representative Examination (S7)	Series 7	11/27/2000
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/20/1999

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/01/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/27/1999

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.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	12/08/2010 - 01/19/2016	LPL FINANCIAL LLC	CRD# 6413	EL PASO, TX
IA	12/08/2010 - 01/19/2016	LPL FINANCIAL LLC	CRD# 6413	EL PASO, TX
IA	03/19/2009 - 12/10/2010	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	EL PASO, TX
B	02/11/2009 - 12/10/2010	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	EL PASO, TX
B	06/19/2001 - 02/11/2009	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	EL PASO, TX
IA	06/19/2001 - 02/11/2009	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	EL PASO, TX
B	08/10/2000 - 07/05/2001	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY
B	05/23/2000 - 07/24/2000	WADDELL & REED, INC.	CRD# 866	OVERLAND PARK, KS
B	12/23/1999 - 04/28/2000	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	12/23/1999 - 04/28/2000	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	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
02/2016 - Present	Independent Financial Group, LLC	Financial Advisor	Y	El Paso, TX, 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) FREEDOM INSURANCE SERVICES
POSITION: Agent/Representative NATURE: Insurance outside of IFG INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 08/27/2015

Registration & Employment History

OTHER BUSINESS ACTIVITIES

ADDRESS: 5675 Woodrow Bean, Suite 13, El Paso TX 79924, United States
DESCRIPTION: Insurance Agent providing various types of insurance products.

(2) FREEDOM TAX SERVICES
POSITION: Independent Contractor NATURE: Tax Preparation/Accounting/Bookkeeping/CPA INVESTMENT RELATED: Yes NUMBER OF HOURS: 12 SECURITIES TRADING HOURS: 0 START DATE: 02/05/2014
ADDRESS: 5675 Woodrow Bean, Suite 13, El Paso TX 79924, United States
DESCRIPTION: Tax Preparation

(3) FREEDOM NOTARY SERVICES
POSITION: Independent Contractor NATURE: Notary INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 10/01/2020
ADDRESS: 5675 Woodrow Bean, Suite 13, El Paso TX 79924, United States
DESCRIPTION: Notarization Of Documents

(4) MARINER PROPERTIES
POSITION: Owner NATURE: Real Estate Sales/Rental Properties/Property Management INVESTMENT RELATED: Yes NUMBER OF HOURS: 65 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2010
ADDRESS: 5675 Woodrow Bean, Suite 13, El Paso TX 79924, United States
DESCRIPTION: 100% OWNER OF MARINER PROPERTIES OFFERING RESIDENTIAL PROPERTY RENTALS

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	2
Customer Dispute	1
Termination	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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF NORTH DAKOTA
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	
Date Initiated:	01/08/1997
Docket/Case Number:	NONE
Employing firm when activity occurred which led to the regulatory action:	SELF EMPLOYED
Product Type:	Insurance
Other Product Type(s):	
Allegations:	FAILED TO RENEW HIS LICENSE AND SEND IN THE REQUIRED CE CREDITS--I DID NOT KNOW I WAS SUPPOSED TO NOTIFY THEM THAT I DID NOT WANT TO RENEW MY LICENSE.
Current Status:	Final
Resolution:	Consent
Resolution Date:	01/13/1997
Sanctions Ordered:	Suspension
Other Sanctions Ordered:	NO OTHER SANCTIONS ORDERED

Sanction Details:	INDEFINATE SUSPENSION ORDERED ON 1/13/97 FOR INSURANCE LICENSING ONLY.
Broker Statement	WAS SUSPENDED FROM DOING BUSINESS IN THE STATE OF NORTH DAKOTA UNTIL HE REMITS HIS RENEWAL FEE, AND CE CREDITS. I DID NOT KNOW I HAD TO REMIT THE CANCELLATION, I ASSUMED IT WOULD AUTOMATICALLY TERMINATE BY NOT RENEWING.

Disclosure 2 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	STATES OF MINNESOTA
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	
Date Initiated:	09/15/1997
Docket/Case Number:	IN9701907/AM
Employing firm when activity occurred which led to the regulatory action:	SELF-EMPLOYED
Product Type:	Insurance
Other Product Type(s):	
Allegations:	MINNESOTA ALLEGED THAT HE FAILED TO DISCLOSE HIS LICENSING STATUS, AND FAILED TO DISCLOSE HIS LICENSE NUMBER ON SALES MATERIAL ACCORDING TO MINNESOTA LAW REQUIRING THE NUMBER TO BE ON ALL SALES MATERIAL.
Current Status:	Final
Resolution:	Consent
Resolution Date:	09/10/1997
Sanctions Ordered:	Suspension
Other Sanctions Ordered:	SUSPENSION WAS FOR 2 WEEKS. NO OTHER SANCTIONS ORDERED.
Sanction Details:	TWO WEEK SUSPENSION BEGAN 9/15/97. ONLY AFFECTED MY INSURANCE LICENSE IN MINNESOTA.
Broker Statement	RESPONDENT WAS SUSPENDED FOR A PERIOD OF 2 WEEKS BEGINNING SEPTEMBER 15, 1997, AND ENDING 14 DAYS LATER.

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:	Raymond James Financial Services and LPL Financial LLC
Allegations:	Claimants allege representative is in violation of Reg BI due to investing in non-traded REITs.
Product Type:	Real Estate Security
Alleged Damages:	$100,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	25-01732
Date Notice/Process Served:	08/19/2025
Arbitration Pending?	Yes

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Raymond James Financial Services and LPL Financial LLC
Allegations:	Claimants allege representative is in violation of Reg BI due to investing in non-traded REITs.
Product Type:	Real Estate Security
Alleged Damages:	$100,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	25-01732
Date Notice/Process Served:	08/19/2025
Arbitration Pending?	Yes

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:	Firm
Firm Name:	LPL Financial LLC
Termination Type:	Discharged
Termination Date:	12/28/2015
Allegations:	Violation of the Firm's document signature policy.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	LPL Financial
Termination Type:	Permitted to Resign
Termination Date:	12/28/2015
Allegations:	Violation of the Firm's document signature policy
Product Type:	No Product

End of Report

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