



IAPD Report

GARY LYNN DEESE, CLTC

CRD# 4165033

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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

GARY LYNN DEESE, CLTC (CRD# 4165033)

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 **06/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/07/2011
IA	INDEPENDENT ADVISOR ALLIANCE, LLC	CRD# 168267	06/25/2014

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	LPL FINANCIAL LLC	6413	PAWLEYS ISLAND, SC	11/08/2011 - 06/23/2014
IA	EDWARD JONES	250	LEXINGTON, SC	02/15/2007 - 11/08/2011
B	EDWARD JONES	250	LEXINGTON, SC	03/12/2003 - 11/08/2011

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

Employment 1 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	11/07/2011
B	FINRA	Invest. Co and Variable Contracts	Approved	11/07/2011
B	Florida	Agent	Approved	10/15/2020
B	Georgia	Agent	Approved	07/17/2024
B	Indiana	Agent	Approved	10/15/2020
B	Kansas	Agent	Approved	07/20/2023
B	North Carolina	Agent	Approved	11/07/2011
B	Ohio	Agent	Approved	09/22/2020
B	Pennsylvania	Agent	Approved	06/21/2018
B	South Carolina	Agent	Approved	11/07/2011
B	Vermont	Agent	Approved	04/03/2019
B	Virginia	Agent	Approved	06/25/2025
B	West Virginia	Agent	Approved	06/25/2025



Qualifications

Branch Office Locations

LPL FINANCIAL LLC
416 WEST MAIN STREET
LEXINGTON, SC 29072-3802

Employment 2 of 2

Firm Name: **INDEPENDENT ADVISOR ALLIANCE, LLC**
Main Address: 11215 N. COMMUNITY HOUSE RD.
STE. 775
CHARLOTTE, NC 28277
Firm ID#: 168267

Regulator	Registration	Status	Date
IA South Carolina	Investment Adviser Representative	Approved	06/25/2014

Branch Office Locations

INDEPENDENT ADVISOR ALLIANCE, LLC
111 B LIBRARY HILL LANE
LEXINGTON, SC 29072



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, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/10/2003
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/18/2000

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	02/05/2007
Uniform Securities Agent State Law Examination (S63)	Series 63	03/13/2003

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	11/08/2011 - 06/23/2014	LPL FINANCIAL LLC	CRD# 6413	PAWLEYS ISLAND, SC
IA	02/15/2007 - 11/08/2011	EDWARD JONES	CRD# 250	LEXINGTON, SC
B	03/12/2003 - 11/08/2011	EDWARD JONES	CRD# 250	LEXINGTON, SC
B	04/19/2000 - 05/22/2000	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	04/19/2000 - 05/22/2000	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
06/2014 - Present	Independent Advisor Alliance, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	Charlotte, NC, United States
11/2011 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LEXINGTON, SC, 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.

- 09/12/2011 - CRESCENT FINANCIAL GROUP - INV REL - AT REPORTED LOCATION - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)
- 06/23/2014 - AFLAC - INV REL - 111-B LIBRARY HILL LANE LEXINGTON, S.C. 29072 - NON-VARIABLE INSURANCE - START 06/20/2014 - 2 HOUR PER MONTH, 2 DURING TRADING - LIFE, HEALTH, DISABILITY
- 06/26/2014 - INDEPENDENT ADVISOR ALLIANCE - INV REL - BRANCH LOCATION 111-B LIBRARY HILL LANE, LEXINGTON, S.C. 29072 - (HYBRID) INDEPENDENT ADVISOR ALLIANCE - REGISTERED INVESTMENT ADVISOR HYBRID - START 06/20/2014 - 80 HOURS PER MONTH, 80 DURING TRADING - INVESTMENT ADVISOR REPRESENTATIVE
- 07/17/2015 - CRESCENT FINANCIAL GROUP - INV REL - 111-B LIBRARY HILL LANE LEXINGTON, S.C. 29072 - INSURANCE AGENCY - START 07/02/2015 - 40 HOURS PER MONTH, 40 DURING TRADING - PRESIDENT & FINANCIAL ADVISOR
- 11/11/2015 - Independent Advisor Alliance - Registered Investment Advisor - DBA: (Hybrid) Crescent Financial Group LLC - inv



Registration & Employment History



OTHER BUSINESS ACTIVITIES

rel - at reported business location(s) - start 11/08/2011 - 60 Hr/Mo; 375 Hour(s) During Securities Trading

6. 12/15/2015 - Summit Financial Advisors - Insurance Agency - INV REL - AT REPORTED BUSINESS LOCATION(S) - START 06/20/2014 - 2 HRS/MO DURING SECS TRDG HRS.

7. 5/6/2016: Crescent Financial Group - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 03/29/2016 - 10 Hours per Month/0 Hours During Securities Trading.

8. 11/03/2016: Independent Advisor Alliance - Registered Investment Advisor Hybrid - DBA: (Hybrid) Crescent Financial Group - Investment Related - At Reported Business Location(s) - Start 11/08/2011 - 60 Hr/Mo; 8 Hour(s) During Securities Trading - I provide investment advisory services through Independent Advisor Alliance, an independent investment advisor firm. I started this business activity on 11/3/16. I expect to spend approximately 60 hours/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.

9. 01/25/2024 - Milner Financial - Non-Variable Insurance - Investment Related - At Reported Business Location(s) - Start Date 01/14/2024 - 20 Hours Per Month/ During Trading

10. 09/18/2024 - Crescent Meadow Farm - Real Estate Rental - Owner - Investment Related - At Reported Business Location(s) - Start Date 03/15/2024 - 40 Hours Per Month/ 1 Hour During Trading

11. 11/08/2024 - Heart Pine Resources LLC - Insurance Agency - Investment Related - At Reported Business Location(s) - Start Date 10/01/2024 - 100 Hours Per Month/ 8 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	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:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	7/10; CLIENT CLAIMS THE FA HAD HER AND HER HUSBAND MOVE FROM THE HARTFORD ANNUITY TO THE METLIFE ANNUITY WHEN HER HUSBAND WAS ALREADY IN THE NURSING HOME. CLIENT'S HUSBAND DIED AND SHE CLAIMS WHEN SHE CONTACTED METLIFE FOR THE DEATH CLAIM SHE WAS INFORMED THIS WAS FOR INCOME FOR LIFE AND HER MONEY WAS GONE AND NOTHING FURTHER WOULD BE PAID OUT. CLIENT BELIEVES SHE RECEIVED BAD ADVICE AND WANTS TO BE REIMBURSED \$73,000 INVESTED WITH HARTFORD AND THE LOST DEATH BENEFIT. CLAIM EXCEEDS \$5,000
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000
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: 09/16/2010



Complaint Pending? No
Status: Closed/No Action
Status Date: 10/12/2010

Settlement Amount:
Individual Contribution Amount:

Broker Statement

IT IS MY UNDERSTANDING CLIENT CONTACTED METLIFE AS A RESULT OF THE DEATH OF HER HUSBAND. AT THAT TIME, CLIENT WAS INFORMED BY METLIFE THERE WOULD BE NO FURTHER MONTHLY PAYMENTS AS THE INCOME OPTION WAS BASED ON A LIFETIME INCOME AND STOPPED AT THE DEATH OF HER HUSBAND. ACCORDING TO OUR INVESTIGATION, THE BRANCH OFFICE AND THE FA WAS INFORMED OF THE MATTER AND TOOK STEPS TO CORRECT THE SITUATION. OUR INVESTIGATION REVEALED METLIFE MADE AN ERROR WHEN INITIALLY SETTING UP THE CONTRACT WITH REGARD TO THE INCOME PAYMENT OPTION. METLIFE HAS SINCE CORRECTED THE CONTRACT TO REFLECT THE INCOME PAYMENT OPTION AS LIFETIME INCOME FOR TWO AND CLIENT WILL CONTINUE TO RECEIVE A MONTHLY INCOME OF APPROXIMATELY \$476.67. RECORDS INDICATE CLIENT HAS BEEN PROVIDED WITH THE NEW CONTRACT REFLECTING THE CORRECTED INCOME OPTION. AT THIS TIME, IT WOULD APPEAR THE MATTER HAS BEEN CORRECTED BY METLIFE AND NO FURTHER ACTION IS REQUIRED BY EDWARD JONES.



End of Report

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