



## IAPD Report

# Ronald Stephen Thompson

CRD# 4243976

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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

### Ronald Stephen Thompson (CRD# 4243976)

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 **02/12/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CORECAP ADVISORS	CRD# 158819	08/16/2022

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **22** 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	FINANCIAL STRATEGIES GROUP, INC	289054	Okemos, MI	10/21/2017 - 08/16/2022
B	NYLIFE SECURITIES LLC	5167	OKEMOS, MI	06/22/2011 - 08/02/2017
B	MML INVESTORS SERVICES, LLC	10409	SOUTHFIELD, MI	08/13/2009 - 06/06/2011

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	2



## 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 **22** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **CORECAP ADVISORS**  
Main Address: 27777 FRANKLIN ROAD  
SUITE 700  
SOUTHFIELD, MI 48034  
Firm ID#: 158819

	Regulator	Registration	Status	Date
IA	Alabama	Investment Adviser Representative	Approved	09/26/2023
IA	Arizona	Investment Adviser Representative	Approved	02/13/2023
IA	Arkansas	Investment Adviser Representative	Approved	08/25/2022
IA	California	Investment Adviser Representative	Approved	08/16/2022
IA	Colorado	Investment Adviser Representative	Approved	08/17/2022
IA	Florida	Investment Adviser Representative	Approved	09/27/2022
IA	Hawaii	Investment Adviser Representative	Approved	09/13/2022
IA	Illinois	Investment Adviser Representative	Approved	08/19/2022
IA	Indiana	Investment Adviser Representative	Approved	09/22/2022
IA	Kentucky	Investment Adviser Representative	Approved	08/22/2022
IA	Michigan	Investment Adviser Representative	Approved	08/16/2022
IA	Missouri	Investment Adviser Representative	Approved	01/21/2025
IA	Nevada	Investment Adviser Representative	Approved	01/19/2023



### Qualifications

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	03/27/2026
IA New York	Investment Adviser Representative	Approved	02/21/2024
IA North Carolina	Investment Adviser Representative	Approved	03/18/2024
IA Ohio	Investment Adviser Representative	Approved	03/16/2023
IA Pennsylvania	Investment Adviser Representative	Approved	09/23/2022
IA South Carolina	Investment Adviser Representative	Approved	01/11/2023
IA Texas	Investment Adviser Representative	Restricted Approval	09/15/2022
IA Washington	Investment Adviser Representative	Approved	08/16/2022
IA Wisconsin	Investment Adviser Representative	Approved	08/05/2025

### Branch Office Locations

**CORECAP ADVISORS**  
41000 Seven Mile Road  
Suite 105  
Northville, MI 48167



## 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
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No information reported.


#### General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	08/02/2017
 General Securities Representative Examination (S7)	Series 7	05/10/2017
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/12/2009

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	10/21/2017
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/21/2011

### 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	10/21/2017 - 08/16/2022	FINANCIAL STRATEGIES GROUP, INC	CRD# 289054	Okemos, MI
B	06/22/2011 - 08/02/2017	NYLIFE SECURITIES LLC	CRD# 5167	OKEMOS, MI
B	08/13/2009 - 06/06/2011	MML INVESTORS SERVICES, LLC	CRD# 10409	SOUTHFIELD, MI

### 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
08/2022 - Present	CoreCap Advisors, LLC	Investment Advisor Representative	Y	Southfield, MI, United States
08/2022 - Present	True North Advisors	Insurance Agent/Advisor	Y	Northville, MI, United States
08/2017 - 08/2022	Financial Strategies Group, LLC	Investment Adviser Representative	Y	Okemos, MI, United States
12/2013 - 07/2017	FINANCIAL STRATEGIES GROUP, INC.	ASSOCIATE	Y	NORTHVILLE, MI, United States
06/2011 - 07/2017	NEW YORK LIFE INSURANCE CO	AGENT	Y	OKEMOS, MI, United States
06/2011 - 07/2017	NYLIFE SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	OKEMOS, MI, United States
07/2012 - 06/2017	DALY MERRITT FINANCIAL SERVICES, INC	FINRANCIAL SERVICES PROFESSIONAL	Y	NORTHVILLE, 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.

True North Advisors; Insurance Agent; Insurance sales of other fixed business such as life insurance and annuity business); approx. 20 hours per month; approx. 20 hours per month during trading hours; similar clientele



## 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	2

### 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 2

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	NYLIFE SECURITIES LLC
<b>Allegations:</b>	The Customers alleged that they were misled when they purchased variable universal life insurance policies in October 2015 and request the surrender of the policies without charges.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	While the Customer has not specified an amount, the Firm has made a good faith determination that damages would exceed \$5,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	01/24/2025
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	03/24/2025



**Settlement Amount:** \$54,575.68

**Individual Contribution Amount:** \$0.00

**Disclosure 2 of 2**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** NYLIFE SECURITIES LLC

**Allegations:** Beneficiaries, with the authorization of the Trustee, allege that they were misled into purchasing a Variable Universal Life insurance policy in September 2015 and the policy did not meet their needs. They seek a full surrender and the waiver of all surrender charges.

**Product Type:** Insurance

**Alleged Damages:** \$52,500.00

**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:** 01/21/2021

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 05/20/2021

**Settlement Amount:**

**Individual Contribution Amount:**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** New York Life

**Allegations:** Pending details from NYL.

**Product Type:** Insurance

**Alleged Damages:** \$52,500.00

**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:** 02/23/2021



<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	06/18/2021
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	\$0.00



## End of Report

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