



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 LESTER STARK (CRD# 433866)

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 **01/07/2026**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|-----------|--------------------------------|-------------|------------------|
| B | R.M. STARK & CO., INC. | CRD# 7612 | 08/08/1994 |
| IA | STARK FINANCIAL ADVISERS, INC. | CRD# 121213 | 09/19/2002 |

QUALIFICATIONS

This representative is currently registered in **1** 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 |
|----------|-------------------------------------|------|---------------|-------------------------|
| B | A. G. EDWARDS & SONS, INC. | 4 | ST. LOUIS, MO | 12/08/1988 - 07/19/1994 |
| B | KIDDER, PEABODY & CO. INCORPORATED | 7613 | ST. LOUIS, MO | 10/25/1982 - 12/16/1988 |
| B | PAIN, WEBBER, JACKSON & CURTIS INC. | 8174 | ST. LOUIS, MO | 09/06/1978 - 10/29/1982 |

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 | 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 22 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **R.M. STARK & CO., INC.**

Main Address: 730 S FEDERAL HWY
LAKE WORTH BEACH, FL 33460-4955

Firm ID#: 7612

| Regulator | Registration | Status | Date |
|---|-------------------------------------|----------|------------|
|  FINRA | General Securities Principal | Approved | 08/08/1994 |
|  FINRA | General Securities Representative | Approved | 08/08/1994 |
|  FINRA | General Securities Sales Supervisor | Approved | 08/08/1994 |
|  FINRA | Registered Options Principal | Approved | 08/08/1994 |
|  FINRA | Municipal Securities Principal | Approved | 09/09/1994 |
|  FINRA | Municipal Securities Representative | Approved | 09/09/1994 |
|  FINRA | Financial and Operations Principal | Approved | 08/29/1995 |
|  FINRA | Investment Banking Representative | Approved | 11/03/2009 |
|  FINRA | Operations Professional | Approved | 10/17/2011 |
|  FINRA | Securities Trader | Approved | 01/04/2016 |
|  FINRA | Securities Trader Principal | Approved | 01/05/2016 |
|  FINRA | Investment Banking Principal | Approved | 10/01/2018 |
|  Alabama | Agent | Approved | 01/07/2026 |



Qualifications

| Regulator | Registration | Status | Date |
|------------------------|--------------|----------|------------|
| B Arizona | Agent | Approved | 06/19/2002 |
| B Arkansas | Agent | Approved | 01/12/2026 |
| B California | Agent | Approved | 01/15/2019 |
| B Colorado | Agent | Approved | 01/30/1995 |
| B Connecticut | Agent | Approved | 06/06/1995 |
| B District of Columbia | Agent | Approved | 01/08/2026 |
| B Florida | Agent | Approved | 08/11/1994 |
| B Georgia | Agent | Approved | 03/02/1995 |
| B Illinois | Agent | Approved | 01/13/2026 |
| B Massachusetts | Agent | Approved | 04/03/1997 |
| B Michigan | Agent | Approved | 01/08/2026 |
| B Nevada | Agent | Approved | 04/22/2019 |
| B New Jersey | Agent | Approved | 01/07/2026 |
| B New York | Agent | Approved | 10/20/1994 |
| B North Carolina | Agent | Approved | 08/29/1995 |
| B Ohio | Agent | Approved | 01/07/2026 |
| B Pennsylvania | Agent | Approved | 06/14/1996 |
| B Puerto Rico | Agent | Approved | 02/21/2019 |
| B Tennessee | Agent | Approved | 01/12/2026 |



Qualifications

| Regulator | Registration | Status | Date |
|--------------|--------------|----------|------------|
| B Texas | Agent | Approved | 05/18/1995 |
| B Washington | Agent | Approved | 06/22/1995 |

Branch Office Locations

730 S Federal Highway
Lake Worth Beach, FL 33460

Employment 2 of 2

Firm Name: **STARK FINANCIAL ADVISERS, INC.**
Main Address: 16950 U.S. HIGHWAY 441 NORTH
OKEECHOBEE, FL 34972
Firm ID#: 121213

| Regulator | Registration | Status | Date |
|-------------------|-----------------------------------|----------|------------|
| IA Florida | Investment Adviser Representative | Approved | 09/19/2002 |
| IA Georgia | Investment Adviser Representative | Approved | 05/26/2023 |
| IA North Carolina | Investment Adviser Representative | Approved | 09/26/2007 |

Branch Office Locations

STARK FINANCIAL ADVISERS, INC.
16950 U.S. HIGHWAY 441 NORTH
OKEECHOBEE, FL 34972



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 8 principal/supervisory exams, 10 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

| Exam | Category | Date |
|---|-----------|------------|
|  Municipal Securities Principal Examination (S53) | Series 53 | 01/02/2023 |
|  General Securities Principal Examination (S24) | Series 24 | 01/02/2023 |
|  General Securities Sales Supervisor - General Module Examination (S10) | Series 10 | 01/02/2023 |
|  General Securities Sales Supervisor - Options Module Examination (S9) | Series 9 | 01/02/2023 |
|  Financial and Operations Principal Examination (S27) | Series 27 | 08/17/1995 |
|  Registered Options Principal Examination (S4) | Series 4 | 09/06/1978 |
|  Registered Principal Examination (S40) | Series 40 | 05/03/1978 |
|  NYSE Branch Manager Examination (S12) | Series 12 | 04/05/1978 |

General Industry/Product Exams

| Exam | Category | Date |
|--|-------------|------------|
|  Operations Professional Examination (S99TO) | Series 99TO | 01/02/2023 |
|  Securities Trader Exam (S57TO) | Series 57TO | 01/02/2023 |
|  General Securities Representative Examination (S7TO) | Series 7TO | 01/02/2023 |
|  Investment Banking Registered Representative Examination (S79TO) | Series 79TO | 01/02/2023 |
|  Municipal Securities Representative Examination (S52TO) | Series 52TO | 01/02/2023 |



Qualifications

PASSED INDUSTRY EXAMS

General Industry/Product Exams

| | Exam | Category | Date |
|---|--|-----------|------------|
|  | Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
|  | Limited Representative-Equity Trader Exam (S55) | Series 55 | 06/19/2000 |
|  | Foreign Currency Options Examination (S15) | Series 15 | 03/22/1989 |
|  | Interest Rate Options Examination (S5) | Series 5 | 10/22/1981 |
|  | Registered Representative Examination (S1) | Series 1 | 08/06/1973 |

State Securities Law Exams

| | Exam | Category | Date |
|--|--|-----------|------------|
|   | Uniform Combined State Law Examination (S66) | Series 66 | 09/10/2002 |
|  | Uniform Investment Adviser Law Examination (S65) | Series 65 | 09/24/1998 |
|  | Uniform Securities Agent State Law Examination (S63) | Series 63 | 12/18/1987 |

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 |
|---|-------------------------|--|-----------|-----------------|
| B | 12/08/1988 - 07/19/1994 | A. G. EDWARDS & SONS, INC. | CRD# 4 | ST. LOUIS, MO |
| B | 10/25/1982 - 12/16/1988 | KIDDER, PEABODY & CO. INCORPORATED | CRD# 7613 | |
| B | 09/06/1978 - 10/29/1982 | PAINÉ, WEBBER, JACKSON & CURTIS INC. | CRD# 8174 | |
| B | 08/14/1974 - 01/31/1980 | PAINÉ, WEBBER, JACKSON & CURTIS INCORPORATED | CRD# 640 | |
| B | 08/09/1973 - 09/26/1974 | MERRILL LYNCH, PIERCE, FENNER & SMITH, INC. | CRD# 572 | |

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 |
|-------------------|--------------------------------|--|--------------------|-------------------------------------|
| 01/2021 - Present | R.M. Stark & Co., Inc. | FINOP, Principal Financial Officer, Principal Operations Officer, Municipal Securities Principal, Registered Options Principal | Y | Lake Worth Beach, FL, United States |
| 09/2020 - Present | Stark Financial Advisers, Inc. | President | Y | Okeechobee, FL, United States |
| 09/2020 - 12/2020 | R.M. Stark & Co., Inc. | FINOP, Principal Financial Officer, Principal Operations Officer, Municipal Securities Principal | Y | Lake Worth Beach, FL, United States |
| 10/2019 - 09/2020 | R.M. Stark & Co., Inc. | President & CEO | Y | Lake Worth Beach, FL, United States |
| 10/2019 - 09/2020 | Stark Financial Advisers, Inc. | President | Y | Lake Worth Beach, FL, United States |
| 11/2001 - 10/2019 | Stark Financial Advisers, Inc. | President | Y | Delray Beach, FL, United States |
| 07/1994 - 10/2019 | R.M Stark & Co., Inc. | President & CEO | Y | Delray Beach, FL, United States |



Registration & Employment History

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.

No information reported.



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 | 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 1

| | |
|--|---|
| Reporting Source: | Regulator |
| Regulatory Action Initiated By: | NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC. |
| Sanction(s) Sought: | |
| Other Sanction(s) Sought: | |
| Date Initiated: | 06/26/1996 |
| Docket/Case Number: | C07960053 |
| Employing firm when activity occurred which led to the regulatory action: | RM STARK & CO INC. |
| Product Type: | No Product |
| Other Product Type(s): | |
| Allegations: | NASD CONDUCT RULE 2110, IN THAT A MEMBER FIRM, ACTING THROUGH GARY L. STARK, ENTERED INTO A LETTER OF INTENT TO ENGAGE IN A FIRM COMMITMENT UNDERWRITING AND, AMONG OTHER THINGS, FAILED TO DISCLOSE TO THE ISSUER IN A TIMELY MANNER THAT THE FIRM WAS PROHIBITED BY ITS RESTRICTION AGREEMENT FROM ENGAGING IN FIRM COMMITMENT UNDERWRITINGS, AND FAILED TO DISCLOSE TO THE DISTRICT 7 STAFF AND THE DBCC, IN CONNECTION WITH THE FIRM'S REQUEST TO AMEND ITS RESTRICTION AGREEMENT TO REMOVE THE PROHIBITION, THAT IT HAD ENTERED INTO THE LETTER OF INTENT. |
| Current Status: | Final |
| Resolution: | Decision & Order of Offer of Settlement |



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

Resolution Date: 09/17/1996

Sanctions Ordered: Censure
Monetary/Fine \$5,000.00

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, STARK CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS CENSURED AND FINED \$5,000, JOINTLY AND SEVERALLY.

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 06/26/1996

Docket/Case Number: C07960053

Employing firm when activity occurred which led to the regulatory action: RM STARK & CO INC.

Product Type:

Other Product Type(s):

Allegations: VIOLATION OF NASD'S RULES OF FAIR PRACTICE.

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 09/17/1996

Sanctions Ordered: Censure
Monetary/Fine \$5,000.00

Other Sanctions Ordered:

Sanction Details: CONSENT WITHOUT ADMITTING OR DEALYING ALLEGATIONS OF COMPLAINT, TO MINIMUM \$5000 FINE AND CENSURE.

Broker Statement
COMPLAINT NO. C07960053 WAS FILED ON JUNE 26,1996 AGAINST R.M. STARK & CO., INC ('RMST') AND GARY L. STARK ALLEGING THAT RMST AND MR. STARK HAD VIOLATED THE NASD'S RULES OF FAIR PRACTICE BY ENTERING INTO A PROPOSED LETTER OF INTENT TO DO A FIRM COMMITMENT OFFERING PRIOR TO THE TIME THE NASD HAD APPROVED RMST TO ENGAGE IN FIRM COMMITMENT OFFERINGS. ALTHOUGH RMST AND GARY STARK BELIEVED THE COMPLAINT TO BE WITHOUT MERIT, IN ORDER TO BEST PROTECT THE INTERESTS KOF THE



CUSTOMERS AND PRINCIPALS OF RMST AND AVOID COSTLY AND TIME CONSUMING LITIGATION, RMST AND GARY STARK SETTLED THE COMPLAINT WITHOUT ADMITTING OR DENYING THE ALLEGATIONS THEREIN FOR THE MINIMUM FINE OF \$5,000 AND CENSURE BY THE NASD.



End of Report

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