



IAPD Report

KIRK Darnell

CRD# 4495313

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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

KIRK Darnell (CRD# 4495313)

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 **11/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/18/2022
IA	LPL FINANCIAL LLC	CRD# 6413	05/18/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	CUNA BROKERAGE SERVICES, INC.	13941	MUSKOGEE, OK	01/10/2022 - 05/18/2022
B	CUNA BROKERAGE SERVICES, INC.	13941	MUSKOGEE, OK	12/14/2021 - 05/18/2022
B	FBL MARKETING SERVICES, LLC	5309	Andover, KS	05/18/2021 - 07/07/2021

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
Financial	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 **27** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

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	05/18/2022
B	FINRA	Invest. Co and Variable Contracts	Approved	05/18/2022
B	Alabama	Agent	Approved	05/18/2022
B	Arkansas	Agent	Approved	05/18/2022
B	California	Agent	Approved	05/18/2022
B	Colorado	Agent	Approved	11/08/2022
B	Florida	Agent	Approved	05/19/2022
B	Georgia	Agent	Approved	03/30/2023
B	Idaho	Agent	Approved	01/19/2023
B	Illinois	Agent	Approved	05/18/2022
B	Iowa	Agent	Approved	10/20/2022
B	Kansas	Agent	Approved	05/18/2022
B	Maryland	Agent	Approved	11/10/2025



Qualifications

Regulator	Registration	Status	Date
B Minnesota	Agent	Approved	01/20/2023
B Mississippi	Agent	Approved	05/23/2024
B Missouri	Agent	Approved	05/18/2022
B Montana	Agent	Approved	04/04/2024
B New Jersey	Agent	Approved	05/22/2024
B New York	Agent	Approved	05/18/2022
B North Carolina	Agent	Approved	05/18/2022
B Oklahoma	Agent	Approved	05/18/2022
IA Oklahoma	Investment Adviser Representative	Approved	05/18/2022
B Oregon	Agent	Approved	04/05/2024
B Pennsylvania	Agent	Approved	09/15/2023
B South Carolina	Agent	Approved	05/18/2022
B Tennessee	Agent	Approved	04/02/2024
B Texas	Agent	Approved	05/18/2022
IA Texas	Investment Adviser Representative	Restricted Approval	09/12/2022
B Virginia	Agent	Approved	05/18/2022
B Washington	Agent	Approved	05/18/2022
B West Virginia	Agent	Approved	07/06/2023



Qualifications

Branch Office Locations

LPL FINANCIAL LLC
1910 WEST SHAWNEE
MUSKOGEE, OK 74401

LPL FINANCIAL LLC
8100 W RENO AVE
OKLAHOMA CITY, OK 73127

LPL FINANCIAL LLC
6555 S LEWIS AVE
TULSA, OK 74136

LPL FINANCIAL LLC
7400 W MEMORIAL RD
OKLAHOMA CITY, OK 73142



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	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/24/2014
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/24/2002

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	07/18/2014
Uniform Securities Agent State Law Examination (S63)	Series 63	02/05/2002

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	01/10/2022 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	MUSKOGEE, OK
B	12/14/2021 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	MUSKOGEE, OK
B	05/18/2021 - 07/07/2021	FBL MARKETING SERVICES, LLC	CRD# 5309	Andover, KS
IA	09/27/2017 - 06/04/2019	ALLSTATE FINANCIAL ADVISORS, LLC	CRD# 109524	Bartlesville, OK
B	09/27/2017 - 06/04/2019	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	Bartlesville, OK
B	04/01/2016 - 08/21/2017	MORGAN STANLEY	CRD# 149777	BARTLESVILLE, OK
IA	04/01/2016 - 08/21/2017	MORGAN STANLEY	CRD# 149777	BARTLESVILLE, OK
IA	09/15/2014 - 04/01/2016	EDWARD JONES	CRD# 250	RUSSELLVILLE, AR
B	05/13/2014 - 04/01/2016	EDWARD JONES	CRD# 250	RUSSELLVILLE, AR
B	02/25/2014 - 05/15/2014	MML INVESTORS SERVICES, LLC	CRD# 10409	OKLAHOMA CITY, OK
B	01/11/2013 - 12/16/2013	NYLIFE SECURITIES LLC	CRD# 5167	WOODWARD, OK
B	03/30/2011 - 12/31/2012	WOODMEN FINANCIAL SERVICES, INC.	CRD# 117365	OMAHA, NE
B	10/31/2007 - 04/12/2011	METLIFE SECURITIES INC.	CRD# 14251	WOODWARD, OK
B	03/09/2006 - 09/21/2006	FARMERS FINANCIAL SOLUTIONS, LLC	CRD# 103863	BARTESVILLE, OK
B	10/27/2005 - 12/19/2005	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY
B	01/25/2002 - 10/10/2005	EQUITRUST MARKETING SERVICES, LLC	CRD# 5309	WEST DES MOINES, IA



Registration & Employment History

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
05/2022 - Present	LPL FINANCIAL LLC	Registered Representative	Y	Tulsa, OK, United States
12/2021 - Present	CUNA Brokerage Services, Inc.	Registered Representative	Y	Waverly, IA, United States
12/2021 - Present	CUNA Mutual Group	Agent	Y	Waverly, IA, United States
08/2021 - 12/2021	Liberty Mutual	Insurance Sales Advisor II	N	Bartlesville, OK, United States
05/2021 - 07/2021	FBL Marketing Services LLC	Registered Rep	Y	West Des Moines, IA, United States
04/2021 - 07/2021	FBL Financial Group	Agent	N	West Des Moines, IA, United States
09/2020 - 04/2021	Assurance IQ	Senior Life Agent	N	Bartlesville, OK, United States
04/2020 - 08/2020	Unemployed	Unemployed	N	Bartlesville, OK, United States
10/2018 - 03/2020	Bartlesville First Church	Director of Operations	N	Bartlesville, OK, United States
12/2017 - 05/2019	Allstate Financial Advisors LLC	Financial Advisor	Y	Omaha, NE, United States
09/2017 - 05/2019	Allstate Insurance Co	Agent	N	Bartlesville, OK, United States
04/2016 - 08/2017	MORGAN STANLEY PRIVATE BANK, N.A.	FINANCIAL ADVISOR ASSOCIATE	Y	NEW YORK, NY, United States
04/2016 - 08/2017	MORGAN STANLEY SMITH BARNEY LLC	FINANCIAL ADVISOR ASSOCIATE	Y	BARTLESVILLE, OK, 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)05/18/2022 - MEMBERS Financial Services-Investment Related- At Reported Business Location(s)-DBA for LPL Business (entity for LPL business)
- 2)05/18/2022 Energy One Retirement & Investment Services-Investment Related- At Reported Business Location(s)-DBA for LPL Business (entity for LPL business)
- 3)01/20/2023 - WEOKIE Financial Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date - 01/16/2023 - 200 Hours Per Month/180 Hours During Securities 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
Financial	1

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Bankruptcy

Bankruptcy: Chapter 7

Action Date: 08/29/2019

Organization Investment-Related?

Type of Court: Federal Court

Name of Court: Northern District of Oklahoma Bankruptcy

Location of Court: Tulsa, Oklahoma

Docket/Case #: 4:2019-bk-11796 (oknb)

Action Pending? No

Disposition: Discharged

Disposition Date: 12/26/2019

Broker Statement

Beginning in 2017, ALL of our personal assets were tied up in an agreement to fund the \$1.1 million purchase of an insurance agency from another individual. Accordingly, the contract I had with the insurance carrier had production figures, staff, advertising and other expense requirements commensurate with owning a \$4 million agency. When the agency purchase fell through we were stuck with the afore mentioned extreme expenses but without the revenue to cover them. Despite our best efforts into 2019, our personal assets were exhausted much more quickly than business could be generated. Unfortunately, personal bankruptcy was our only way out.



End of Report

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