IAPD Report

Dirk Joseph Harris

CRD# 4528418

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

Dirk Joseph Harris (CRD# 4528418)

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 **12/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	11/26/2018
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	01/01/2019

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **2** 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	ALPHACORE CAPITAL LLC	174346	LA JOLLA, CA	08/04/2015 - 07/16/2018
IA	D&B CAPITAL MANAGEMENT LLC	165228	FRANKLIN, IN	03/11/2013 - 12/08/2014
IA	STANFORD GROUP COMPANY	39285	BATON ROUGE, LA	01/21/2005 - 03/26/2009

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
Civil Event	1
Customer Dispute	3

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 **2** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Address: ONE BRYANT PARK
NEW YORK, NY 10036

Firm ID#: 7691

	Regulator	Registration	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	01/01/2019
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	01/01/2019
B	Cboe Exchange, Inc.	General Securities Representative	Approved	01/01/2019
B	FINRA	General Securities Representative	Approved	01/02/2019
B	Nasdaq Stock Market	General Securities Representative	Approved	01/01/2019
B	New York Stock Exchange	General Securities Representative	Approved	01/01/2019
IA	California	Investment Adviser Representative	Approved	11/26/2018
B	California	Agent	Approved	03/07/2019
B	Virginia	Agent	Approved	03/10/2025

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
12830 EL CAMINO REAL
SAN DIEGO, CA 92130

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	General Securities Representative Examination (S7TO)	Series 7TO	12/28/2018
B	Securities Industry Essentials Examination (SIE)	SIE	12/07/2018
B	General Securities Representative Examination (S7)	Series 7	04/01/2003

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/01/2019
IA B	Uniform Combined State Law Examination (S66)	Series 66	03/31/2004

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
IA	08/04/2015 - 07/16/2018	ALPHACORE CAPITAL LLC	CRD# 174346	LA JOLLA, CA
IA	03/11/2013 - 12/08/2014	D&B CAPITAL MANAGEMENT LLC	CRD# 165228	FRANKLIN, IN
IA	01/21/2005 - 03/26/2009	STANFORD GROUP COMPANY	CRD# 39285	BATON ROUGE, LA
B	04/03/2003 - 03/26/2009	STANFORD GROUP COMPANY	CRD# 39285	BATON ROUGE, LA

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
10/2018 - Present	BANK OF AMERICA, N.A.	Private Client Advisor II	Y	SAN DIEGO, CA, United States
10/2018 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Private Client Advisor II	Y	SAN DIEGO, CA, United States
01/2018 - Present	D&B Management	Owner, Insurance Agent	N	La Jolla, CA, United States
08/2015 - 06/2018	ALPHACORE CAPITAL, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	LA JOLLA, CA, 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.

I*3301281, Entity Type: , Name of OBA: D J H, Address: La Jolla, California, 92037, Investment Related: N, Position, Title, Association: Power of Attorney, Employee Start Date: 12/11/2025, No Hours: 2 Yearly, No Hours during Trading: 0 Yearly, Duties:

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
Civil Event	1
Customer Dispute	3

Civil Event

This disclosure event involves an injunction issued by a foreign or domestic court in connection with investment-related activity, a finding by a domestic or foreign court of a violation of any investment-related statute or regulation, or an action dismissed by a domestic or foreign court pursuant to a settlement agreement.

Disclosure 1 of 1

Reporting Source:	Individual
Initiated By:	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Relief Sought:	Disgorgement
Date Court Action Filed:	08/26/2009
Product Type:	CD
Type of Court:	Federal Court
Name of Court:	UNITED STATE DISTRICT COURT FOR THE NORTHERN DISTRICT OF TEXAS DALLAS DIVISION
Location of Court:	DALLAS, TEXAS
Docket/Case #:	03:09-CV-00724-N-BL
Employing firm when activity occurred which led to the action:	STANFORD FINANCIAL GROUP
Allegations:	DEFENDANTS MARKETED FRAUDULENT SIC CDS TO INVESTORS AND THAT CD PROCEEDS FROM THE FRAUDULENT PONZI SCHEME WERE TRANSFERRED TO THE FINANCIAL ADVISORS FOR THE PURPOSE OF CONCEALING AND PERPETUATING THE FRAUDULENT SCHEME.
Current Status:	Pending
Limitations or Restrictions in Effect During Appeal:	N/A
Broker Statement	Mr. Harris denies these allegations to the extent any are directed toward him individually. Mr. Harris was a financial adviser with Stanford until 2009, when the company was dissolved and placed into receivership following the SEC action against the firm that alleged that CDs offered by Stanford were fraudulent. As part

of the dissolution process, the court-appointed receiver filed a clawback action that included more than 200 Stanford advisers as relief defendants, but made clear that Mr. Harris did not commit any wrongdoing and was added solely to facilitate relief. Mr. Harris was misled by Stanford and at all times believed the CDs to be a legitimate investment for his clients.

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	STANFORD GROUP COMPANY
Allegations:	PLAINTIFFS ALLEGE NEGLIGENCE AND FALSE REPRESENTATIONS IN CONNECTION WITH THE MARKETING AND SALE OF CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD. PLAINTIFFS ALSO ALLEGE VIOLATIONS OF THE LOUISIANA RACKETEERING ACT, LA. REV. STAT. 15:1351 ET. SEQ., VIOLATIONS OF THE LOUISIANA SECURITIES ACT, LA. R.S. 51.701 ET. SEQ., AND CLAIM DEFENDANTS ARE LIABLE FOR CONSPIRACY UNDER LOUISIANA CODE ARTICLE 2324. THE ACTIVITIES LEADING TO THE ALLEGATIONS ARE ALLEGED TO HAVE OCCURRED AT UNSPECIFIED TIMES WHEN PLAINTIFFS PURCHASED CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD.
Product Type:	CD
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	AMOUNT OF COMPENSATORY DAMAGES NOT SPECIFIED IN THE COMPLAINT.

Civil Litigation Information

Type of Court:	State Court
Name of Court:	19TH JUDICIAL DISTRICT COURT
Location of Court:	PARISH OF EAST BATON ROUGE LOUISIANA
Docket/Case #:	581452
Date Notice/Process Served:	08/13/2009
Litigation Pending?	Yes

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Stanford Group Company
Allegations:	Plaintiffs allege negligence and false representations in connection with the marketing and sale of CDs issued by Stanford International Bank, Ltd. Plaintiffs also allege violations of the Louisiana Racketeering Act, LA Rev. Stat. 15:1351 Et. Seq., violations of the Louisiana Securities Act, LA. R.S. 51.701 Et. Seq., and claim defendants are liable for conspiracy under Louisiana Code Article 2324. The activities leading to the allegations are alleged to have occurred at unspecified times when plaintiffs purchased CDs issued by Stanford International Bank, Ltd.

Product Type:	CD
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages not specified in Petition.

Civil Litigation Information

Type of Court:	State Court
Name of Court:	19th Judicial District Court
Location of Court:	Parish of East Baton Rouge State of Louisiana
Docket/Case #:	581452
Date Notice/Process Served:	08/13/2009
Litigation Pending?	Yes
Broker Statement	Mr. Harris denies these allegations to the extent any are directed toward him individually. Mr. Harris was a financial advisor with Stanford until 2009, when the company was dissolved and placed into receivership following the SEC action against the firm that alleged that CDs offered by Stanford were fraudulent. As part of the dissolution process, the court-appointed receiver filed a clawback action that included more than 200 Stanford advisors as relief defendants, but made clear that Mr. Harris did not commit any wrongdoing and was added solely to facilitate relief. Mr. Harris was misled by Stanford and at all times believed the CDs to be a legitimate investment for his clients. This action has been stayed since 2009 pending the Receiver's claim and is not expected to move forward.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	STANFORD GROUP COMPANY
Allegations:	PLAINTIFFS ALLEGE NEGLIGENCE AND FALSE REPRESENTATIONS IN CONNECTION WITH THE MARKETING AND SALE OF CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD. PLAINTIFFS ALSO ALLEGE VIOLATIONS OF THE LOUISIANA UNFAIR TRADE PRACTICES ACT, LA. REV. STAT. 51:1401 ET. SEQ. (CONSTITUTING DECEPTIVE TRADE PRACTICES) AND VIOLATIONS OF THE LOUISIANA SECURITIES ACT, LA. R.S. 51.701 ET. SEQ. THE ACTIVITIES LEADING TO THE ALLEGATIONS ARE ALLEGED TO HAVE OCCURRED AT UNSPECIFIED TIMES WHEN PLAINTIFFS PURCHASED OR RENEWED CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD.
Product Type:	CD
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	AMOUNT OF COMPENSATORY DAMAGES NOT SPECIFIED IN THE COMPLAINT.

Civil Litigation Information

Type of Court:	State Court
Name of Court:	19TH JUDICIAL DISTRICT COURT

Location of Court: PARISH OF EAST BATON ROUGE LOUISIANA

Docket/Case #: 578192

Date Notice/Process Served: 05/08/2009

Litigation Pending? Yes

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Stanford Group Company

Allegations: PLAINTIFFS ALLEGE NEGLIGENCE AND FALSE REPRESENTATIONS IN CONNECTION WITH THE MARKETING AND SALE OF CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD. PLAINTIFFS ALSO ALLEGE VIOLATIONS OF THE LOUISIANA UNFAIR TRADE PRACTICES ACT, LA. REV. STAT. 51:1401 ET. SEQ. (CONSTITUTING DECEPTIVE TRADE PRACTICES) AND VIOLATIONS OF THE LOUISIANA SECURITIES ACT, LA. R.S. 51.701 ET. SEQ. THE ACTIVITIES LEADING TO THE ALLEGATIONS ARE ALLEGED TO HAVE OCCURRED AT UNSPECIFIED TIMES WHEN PLAINTIFFS PURCHASED OR RENEWED CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD.

Product Type: CD

Alleged Damages: $0.00

Alleged Damages Amount Explanation (if amount not exact): Damages not specified in Petition.

Civil Litigation Information

Type of Court: State Court

Name of Court: 19th Judicial District Court

Location of Court: Parish of East Baton Rouge State of Louisiana

Docket/Case #: 578192

Date Notice/Process Served: 05/08/2009

Litigation Pending? Yes

Broker Statement Mr. Harris denies these allegations to the extent any are directed toward him individually. Mr. Harris was a financial advisor with Stanford until 2009, when the company was dissolved and placed into receivership following the SEC action against the firm that alleged that CDs offered by Stanford were fraudulent. As part of the dissolution process, the court-appointed receiver filed a clawback action that included more than 200 Stanford advisors as relief defendants, but made clear that Mr. Harris did not commit any wrongdoing and was added solely to facilitate relief. Mr. Harris was misled by Stanford and at all times believed the CDs to be a legitimate investment for his clients. This action has been stayed since 2009 pending the Receiver's claim and is not expected to move forward.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: STANFORD GROUP COMPANY

Allegations:	PLAINTIFFS ALLEGE NEGLIGENCE AND FALSE REPRESENTATIONS IN CONNECTION WITH THE MARKETING AND SALE OF CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD. PLAINTIFFS ALSO ALLEGE VIOLATIONS OF THE LOUISIANA UNFAIR TRADE PRACTICES ACT, LA. REV. STAT. 51:1401 ET. SEQ. (CONSTITUTING DECEPTIVE TRADE PRACTICES) AND VIOLATIONS OF THE LOUISIANA SECURITIES ACT, LA. R.S. 51.701 ET. SEQ. THE ACTIVITIES LEADING TO THE ALLEGATIONS ARE ALLEGED TO HAVE OCCURRED AT UNSPECIFIED TIMES WHEN PLAINTIFFS PURCHASED OR RENEWED CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD.
Product Type:	CD
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	AMOUNT OF COMPENSATORY DAMAGES NOT SPECIFIED IN THE COMPLAINT.
Is this an oral complaint?	
Is this a written complaint?	
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	19TH JUDICIAL DISTRICT COURT PARISH OF EAST BATON ROUGE STATE OF LOUISIANA
Docket/Case #:	576503 "24"
Filing date of arbitration/CFTC reparation or civil litigation:	03/17/2009

Customer Complaint Information

Date Complaint Received:	03/17/2009
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	State Court
Name of Court:	19TH JUDICIAL DISTRICT COURT
Location of Court:	PARISH OF EAST BATON ROUGE STATE OF LOUISIANA
Docket/Case #:	576503 "24"
Date Notice/Process Served:	03/17/2009
Litigation Pending?	Yes

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Stanford Group Company
Allegations:	PLAINTIFFS ALLEGE NEGLIGENCE AND FALSE REPRESENTATIONS IN

	CONNECTION WITH THE MARKETING AND SALE OF CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD. PLAINTIFFS ALSO ALLEGE VIOLATIONS OF THE LOUISIANA UNFAIR TRADE PRACTICES ACT, LA. REV. STAT. 51:1401 ET. SEQ. (CONSTITUTING DECEPTIVE TRADE PRACTICES) AND VIOLATIONS OF THE LOUISIANA SECURITIES ACT, LA. R.S. 51.701 ET. SEQ. THE ACTIVITIES LEADING TO THE ALLEGATIONS ARE ALLEGED TO HAVE OCCURRED AT UNSPECIFIED TIMES WHEN PLAINTIFFS PURCHASED OR RENEWED CDS ISSUED BY STANFORD INTERNATIONAL BANK, LTD.
Product Type:	CD
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages not specified in Petition.

Civil Litigation Information

Type of Court:	State Court
Name of Court:	19th Judicial District Court
Location of Court:	Parish of East Baton Rouge State of Louisiana
Docket/Case #:	576503 "24"
Date Notice/Process Served:	03/17/2009
Litigation Pending?	Yes
Broker Statement	Mr. Harris denies these allegations to the extent any are directed toward him individually. Mr. Harris was a financial advisor with Stanford until 2009, when the company was dissolved and placed into receivership following the SEC action against the firm that alleged that CDs offered by Stanford were fraudulent. As part of the dissolution process, the court-appointed receiver filed a clawback action that included more than 200 Stanford advisors as relief defendants, but made clear that Mr. Harris did not commit any wrongdoing and was added solely to facilitate relief. Mr. Harris was misled by Stanford and at all times believed the CDs to be a legitimate investment for his clients. This action has been stayed since 2009 pending the Receiver's claim and is not expected to move forward.

End of Report

This page is intentionally left blank.

