



IAPD Report

MARTIN DOUGLAS PARLATO

CRD# 4556365

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

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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

MARTIN DOUGLAS PARLATO (CRD# 4556365)

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 **09/27/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LIGHTHOUSE RETIREMENT	CRD# 147403	09/13/2012

QUALIFICATIONS

This representative is currently registered in **0** 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	LIGHTHOUSE FINANCIAL SERVICES	147403	VERO BEACH, FL	09/13/2012 - 12/31/2012
IA	LIGHTHOUSE FINANCIAL SERVICES	147403	JACKSONVILLE, FL	06/17/2008 - 12/31/2011
IA	KOVACK ADVISORS, INC.	140808	FT. LAUDERDALE, FL	03/24/2008 - 06/18/2008

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
Judgment/Lien	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LIGHTHOUSE RETIREMENT**
Main Address: 90 FORT WADE RD
PONTE VEDRA, FL 32081
Firm ID#: 147403

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
	Georgia	Investment Adviser Representative	Approved	12/06/2019

Branch Office Locations

LIGHTHOUSE RETIREMENT
90 FORT WADE RD
PONTE VEDRA, FL 32081



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, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B General Securities Representative Examination (S7)	Series 7	08/29/2002
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	03/20/2008
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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	09/13/2012 - 12/31/2012	LIGHTHOUSE FINANCIAL SERVICES	CRD# 147403	VERO BEACH, FL
IA	06/17/2008 - 12/31/2011	LIGHTHOUSE FINANCIAL SERVICES	CRD# 147403	JACKSONVILLE, FL
IA	03/24/2008 - 06/18/2008	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	04/29/2003 - 06/18/2008	KOVACK SECURITIES INC.	CRD# 44848	JACKSONVILLE, FL
IA	12/13/2002 - 04/24/2003	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	JACKSONVILLE, FL
B	08/30/2002 - 04/24/2003	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	08/30/2002 - 04/24/2003	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN

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
04/2012 - Present	MARTIN D. PARLATO & ASSOCIATES, LLC	MANAGING MEMBER & CHIEF COMPLIANCE OFFICER	Y	VERO BEACH, FL, United States
01/1981 - Present	MDP, INC. OF JACKSONVILLE	PRESIDENT	N	JACKSONVILLE, FL, 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.

CONTINUE TO OWN AND MARGINALLY OPERATE MDP INC. OF JACKSONVILLE. A WHOLESALE DISTRIBUTOR OF COMPUTER SUPPLIES.



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
Judgment/Lien	2

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:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	09/13/2012
Docket/Case Number:	0664-S-8/12
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	LIGHTHOUSE FINANCIAL SERVICES
Product Type:	No Product
Allegations:	CONDUCTED INVESTMENT ADVISORY BUSINESS FROM OFFICES WITHIN THIS STATE WITHOUT THE BENEFIT OF LAWFUL REGISTRATION
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	09/13/2012



Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$18,500.00

Portion Levied against individual: \$18,500.00

Payment Plan: YES

Is Payment Plan Current: Yes

Date Paid by individual: 09/13/2012

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement ON 09/13/2012, THE OFFICE OF FINANCIAL REGULATION ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF MARTIN DOUGLAS PARLATO. MR. PARLATO ACCEPTED AND CONSENTED TO THE ENTRY OF FINDINGS BY THE OFFICE. THE OFFICE FOUND THAT MR. PARLATO ENGAGED IN INVESTMENT ADVISORY BUSINESS FROM OFFICES WITHIN THIS STATE WITHOUT THE BENEFIT OF LAWFUL REGISTRATION. THE OFFICE FOUND THAT MR. PARLATO ENGAGED IN MISLEADING ADVERTISING, FAILED TO OFFER CERTAIN CLIENTS PRO-RATA REFUNDS OF THEIR PRE-PAID QUARTERLY INVESTMENT ADVISORY FEE, FAILED TO PROVIDE FEE INVOICES TO CLIENTS AND CHARGED CERTAIN CLIENTS AN UNREASONABLE FEE IN THE FORM OF A "START-UP" FEE. MR. PARLATO AGREED TO IMMEDIATELY CEASE AND DESIST FROM ANY AND ALL VIOLATIONS OF CHAPTER 517, F.S. MR. PARLATO AGREED TO PAY AN ADMINISTRATIVE FINE IN THE AMOUNT OF \$18,500. THE OFFICE AGREED TO APPROVE MR. PARLATO'S APPLICATION AS AN ASSOCIATED PERSON (RA) WITH LIGHTHOUSE FINANCIAL SERVICES EFFECTIVE 09/13/2012.

Reporting Source: Individual
Regulatory Action Initiated By: FLORIDA OFFICE OF FINANCIAL REGULATION

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 09/13/2012

Docket/Case Number: 0664-S-8/12

Employing firm when activity occurred which led to the regulatory action: MARTIN DOUGLAS PARLATO, SOLE PROPRIETOR D/B/A LIGHTHOUSE FINANCIAL SERVICES

Product Type: No Product

Allegations: CONDUCTED INVESTMENT ADVISORY BUSINESS WITHOUT THE BENEFIT OF LAWFUL REGISTRATION.

Current Status: Final



Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	09/13/2012
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$18,500.00
Portion Levied against individual:	\$18,500.00
Payment Plan:	YES
Is Payment Plan Current:	Yes
Date Paid by individual:	09/13/2012
Was any portion of penalty waived?	No
Amount Waived:	



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source: Individual
Judgment/Lien Holder: William R. Rojas
Judgment/Lien Amount: \$3,575.00
Judgment/Lien Type: Civil
Date Filed with Court: 07/30/2018
Date Individual Learned: 07/09/2021
Type of Court: State Court
Name of Court: Clerk of Courts
Location of Court: Duval County
Docket/Case #: 2015078352
Judgment/Lien Outstanding? Yes

Broker Statement

The Duval County lien is a construction lien for work completed to Linda Parlato's primary residence at 1084 Secret Oaks Pl., Jacksonville, FL, in the amount of \$3,575.00. Title to that property passed to Linda Parlato exclusively on or about 2011 when Mr. Parlato and Linda Parlato divorced, and property was exchanged as part of the marital settlement. Furthermore, the property is not located in Duval County and Mr. Parlato has no idea as to why the lien is filed in that county, nor against him, alleging ownership of the property. Contractor William R. Rojas, Grantor, purports to have furnished labor, services, or materials consisting of "13 LOADS DIRT, GRADING" between February 27, 2015, and March 2, 2015.

Disclosure 2 of 2

Reporting Source: Individual
Judgment/Lien Holder: SECRET OAKS HOMEOWNERS ASSOCIATION
Judgment/Lien Amount: \$213,101.71
Judgment/Lien Type: Civil
Date Filed with Court: 04/29/2014
Date Individual Learned: 04/29/2014
Type of Court: State Court
Name of Court: 7TH JUDICIAL CIRCUIT
Location of Court: ST. JOHN'S COUNTY FLORIDA
Docket/Case #: FL CA08-2389
Judgment/Lien Outstanding? Yes

Broker Statement

IN 2008 OUR HOMEOWNERS ASSOCIATION FILED SUIT AGAINST MYSELF AND MY WIFE REGARDING PLANTS AND TREES AND DOCK PERMITTING ISSUES ON OUR PROPERTY IN ST. JOHN'S, FLORIDA FOR A SECOND TIME. THE ENTIRE MATTER HAD BEEN FULLY LITIGATED IN 1994 AND RESOLVED THROUGH VARIOUS APPELLATE COURT ORDERS AND INCLUDED THE STATE OF FLORIDA, DEPARTMENT OF ENVIRONMENT PROTECTION, SUING



THE ASSOCIATION IN SUPPORT OF OUR POSITION. THE 1994 CASE RESULTED IN NO FINES OR SANCTIONS. DESPITE OUR ARGUMENT OF DOUBLE JEOPARDY, THE RESULT WAS THE DISCLOSED JUDGMENT.



End of Report

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