



IAPD Report

TRACY LYNN HELMER

CRD# 4803908

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

TRACY LYNN HELMER (CRD# 4803908)

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 **07/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/12/2012
IA	LPL FINANCIAL LLC	CRD# 6413	11/13/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	INVESTMENT PROFESSIONALS, INC.	30184	EVANSVILLE, IN	09/24/2010 - 03/15/2011
IA	INVESTMENT PROFESSIONALS, INC.	30184	EVANSVILLE, IN	09/24/2010 - 03/15/2011
B	LPL FINANCIAL CORPORATION	6413	EVANSVILLE, IN	11/30/2009 - 11/03/2010

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
Termination	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 **17** 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	11/12/2012
B	Alabama	Agent	Approved	01/28/2016
B	Colorado	Agent	Approved	09/29/2020
B	Florida	Agent	Approved	05/10/2016
B	Georgia	Agent	Approved	01/23/2026
B	Illinois	Agent	Approved	11/13/2012
IA	Indiana	Investment Adviser Representative	Approved	11/13/2012
B	Indiana	Agent	Approved	11/14/2012
B	Kentucky	Agent	Approved	11/13/2012
B	Michigan	Agent	Approved	09/28/2023
B	Minnesota	Agent	Approved	03/17/2022
B	Missouri	Agent	Approved	03/16/2015
B	North Carolina	Agent	Approved	03/01/2022



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	07/31/2015
B South Carolina	Agent	Approved	10/09/2016
B Texas	Agent	Approved	08/29/2013
B Utah	Agent	Approved	12/18/2025
B Wisconsin	Agent	Approved	07/15/2026
B Wyoming	Agent	Approved	07/15/2024

Branch Office Locations

LPL FINANCIAL LLC
3300 N GREEN RIVER ROAD
EVANSVILLE, IN 47715

LPL FINANCIAL LLC
3264 HIGHWAY 54
OWENSBORO, KY 42303

LPL FINANCIAL LLC
8477 BELL OAKS DRIVE
NEWBURGH, IN 47630



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, 2 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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	08/16/2004

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/07/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/31/2004



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
B	09/24/2010 - 03/15/2011	INVESTMENT PROFESSIONALS, INC.	CRD# 30184	EVANSVILLE, IN
IA	09/24/2010 - 03/15/2011	INVESTMENT PROFESSIONALS, INC.	CRD# 30184	EVANSVILLE, IN
B	11/30/2009 - 11/03/2010	LPL FINANCIAL CORPORATION	CRD# 6413	EVANSVILLE, IN
IA	11/30/2009 - 11/03/2010	LPL FINANCIAL CORPORATION	CRD# 6413	EVANSVILLE, IN
B	11/30/2005 - 12/01/2009	INVEST FINANCIAL CORPORATION	CRD# 12984	EVANSVILLE, IN
IA	11/30/2005 - 12/01/2009	INVEST FINANCIAL CORPORATION	CRD# 12984	EVANSVILLE, IN
IA	09/08/2004 - 12/01/2005	ONB INVESTMENT SERVICES, INC.	CRD# 31583	EVANSVILLE, IN
B	08/17/2004 - 12/01/2005	ONB INVESTMENT SERVICES, INC.	CRD# 31583	EVANSVILLE, 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
11/2012 - Present	GERMAN AMERICAN BANK	REGISTERED REPRESENTATIVE	Y	NEWBURGH, IN, United States
11/2012 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	NEWBURGH, IN, 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) 10/11/2012: GERMAN AMERICAN INVESTMENT SERVICES - DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)
INV REL - At Reported Business Location(s) - 100% Time Spent

(2) 03/19/2013: German American Financial Advisors and Trust Co - NON-VARIABLE INSURANCE - INV REL - At Reported



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Business Location(s) - INSURANCE RISK PROTECTION SALES TO COMPLIMENT FINANCIAL PLANNING PROCESS. - TIME SPENT 5%

(3) 06/24/2013 - GERMAN AMERICAN FINANCIAL ADVISORS AND TRUST CO. - Financial Institution Duty - INV REL - At Reported Business Location(s) - GERMAN AMERICAN FINANCIAL ADVISORS & TRUST COMPANY IS A STATE CHARTERED TRUST COMPANY. I ONLY ENGAGE IN RELATIONSHIP MANAGEMENT FOR THE TRUST DEPARTMENT WHERE NO INVESTMENT ADVICE IS GIVE - 5% OF TIME SPENT.

(4) 3/1/2019 - German American Investment Services - DBA: German American Investment Services Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 11/05/2012 - 40 Hours Per Month/30 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
Customer Dispute	2
Termination	1

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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Customer alleges that her account was overconcentrated in preferred stock from April of 2021 through April of 2026.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$13,529.78
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:	04/16/2026
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	06/16/2026
Settlement Amount:	
Individual Contribution Amount:	

**Arbitration Information****Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):**

FINRA

Docket/Case #:

26-01328

Date Notice/Process Served:

06/16/2026

Arbitration Pending?

Yes

Broker Statement

The preferred stock investments were recommended and purchased as part of an income-oriented strategy designed to meet the client's stated objective. At the time this investment was purchased, these investments were appropriate based on the client's investment objectives, financial circumstances, and risk tolerance. Throughout the period referenced in the claim, the investments generated the expected income, and the client continued to receive the income the securities were intended to provide. I respectfully dispute the allegations contained in the arbitration.

Disclosure 2 of 2**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

INVEST FINANCIAL CORPORATION

Allegations:

CLIENT ALLEGES REPRESENTATIVE DID NOT FOLLOW INSTRUCTIONS TO SELL SECURITIES IN THE ACCOUNT.

Product Type:Equity Listed (Common & Preferred Stock)
Mutual Fund**Alleged Damages:**

\$15,000.00

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:**

10/04/2010

Complaint Pending?

No

Status:

Denied

Status Date:

11/09/2010

Settlement Amount:**Individual Contribution Amount:**
.....**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

INVEST FINANCIAL CORPORATION

Allegations:

CLIENT ALLEGES REPRESENTATIVE DID NOT FOLLOW INSTRUCTIONS TO



Product Type: SELL SECURITIES IN THE ACCOUNT.
Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages: \$15,000.00

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: 10/04/2010

Complaint Pending? No

Status: Denied

Status Date: 11/09/2010

Settlement Amount:

**Individual Contribution
Amount:**

Reporting Source: Individual

**Employing firm when
activities occurred which led
to the complaint:** INVEST FINANCIAL CORPORATION

Allegations: CLIENT ALLEGES REPRESENTATIVE DID NOT FOLLOW INSTRUCTIONS TO
SELL SECURITIES IN THE ACCOUNT.

Product Type: Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages: \$15,000.00

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: 11/04/2010

Complaint Pending? No

Status: Denied

Status Date: 11/09/2010

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement After leaving my firm in 2010, a former client filed a complaint alleging that in 2008, she gave me instructions to sell an investment and that I did not follow that instruction. After a thorough investigation, it was confirmed by emails between the



client and I, that the allegations were false. The broker-dealer that conducted the investigation denied the complaint because the client's own emails proved that she did not give such instruction and she clearly states that she found an alternative source for the funds she needed, and was glad that she hadn't sold the investments since the market was down.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: LPL FINANCIAL
Termination Type: Discharged
Termination Date: 09/17/2010
Allegations: TERMINATED FROM AFFILIATED BANK PROGRAM FOR FAILURE TO FOLLOW BANK POLICY AND PROCEDURES.
Product Type: No Product

.....

Reporting Source: Individual
Firm Name: LPL FINANCIAL
Termination Type: Discharged
Termination Date: 09/17/2010
Allegations: TERMINATED FROM AFFILIATED BANK PROGRAM FOR FAILURE TO FOLLOW BANK POLICY AND PROCEDURES.
Product Type: No Product

Broker Statement Firm comment: After reviewing the circumstances surrounding Ms. Helmer's termination from the bank, consistent with LPL's internal review there were no findings, subsequently LPL approved Ms. Helmer to join LPL as a Financial Advisor. Ms. Helmer's comment: I did not violate any policies or procedures. The matter has been resolved, but I am bound by a confidentiality agreement with the released parties, not to provide additional details.



End of Report

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