IAPD Report

Bethel L Coleman

CRD# 5083512

Section Title | **Page(s)**

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

Bethel L Coleman (CRD# 5083512)

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 **10/29/2025**.

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 **26** 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	CUNA BROKERAGE SERVICES, INC.	13941	BRENTWOOD, TN	01/06/2011 - 05/18/2022
IA	CUNA BROKERAGE SERVICES, INC.	13941	BRENTWOOD, TN	01/06/2011 - 05/18/2022
IA	EDWARD JONES	250	HENDERSONVILLE, TN	01/22/2007 - 12/17/2010

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	1

User Guidance

www.adviserinfo.sec.gov

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 **26** 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	Alabama	Agent	Approved	10/04/2022
B	Arizona	Agent	Approved	05/18/2022
B	California	Agent	Approved	05/18/2022
B	Colorado	Agent	Approved	05/18/2022
B	Florida	Agent	Approved	05/18/2022
B	Georgia	Agent	Approved	05/18/2022
B	Hawaii	Agent	Approved	05/18/2022
B	Illinois	Agent	Approved	09/26/2022
B	Indiana	Agent	Approved	05/18/2022
B	Kentucky	Agent	Approved	05/18/2022
B	Louisiana	Agent	Approved	11/17/2022
B	Maryland	Agent	Approved	05/18/2022

Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	02/06/2023
B	Michigan	Agent	Approved	05/18/2022
B	Mississippi	Agent	Approved	05/18/2022
B	Missouri	Agent	Approved	05/18/2022
B	New Hampshire	Agent	Approved	07/30/2025
B	New Mexico	Agent	Approved	12/22/2022
IA	New Mexico	Investment Adviser Representative	Approved	01/03/2023
B	New York	Agent	Approved	10/13/2022
B	North Carolina	Agent	Approved	05/18/2022
B	South Carolina	Agent	Approved	08/28/2024
B	Tennessee	Agent	Approved	05/18/2022
IA	Tennessee	Investment Adviser Representative	Approved	05/18/2022
B	Texas	Agent	Approved	05/18/2022
B	Utah	Agent	Approved	02/07/2023
B	Virginia	Agent	Approved	05/18/2022
B	Wisconsin	Agent	Approved	05/18/2022
IA	Wisconsin	Investment Adviser Representative	Approved	08/12/2025

Branch Office Locations

LPL FINANCIAL LLC
917 RIVERGATE PARKWAY

Qualifications

GOODLETTSVILLE, TN 37072

LPL FINANCIAL LLC
1400 8TH AVE SOUTH
NASHVILLE, TN 37203

LPL FINANCIAL LLC
890 RIVERGATE PKWY
GOODLETTSVILLE, TN 37072

LPL FINANCIAL LLC
7527 HWY 70 S
NASHVILLE, TN 37221

LPL FINANCIAL LLC
5910 MINERAL POINT RD.
MADISON, WI 53705

LPL FINANCIAL LLC
2000 MALLORY LANE #180
FRANKLIN, TN 37067

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
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	03/13/2006

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/29/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/16/2006

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	01/06/2011 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BRENTWOOD, TN
IA	01/06/2011 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	BRENTWOOD, TN
IA	01/22/2007 - 12/17/2010	EDWARD JONES	CRD# 250	HENDERSONVILLE, TN
B	03/14/2006 - 12/17/2010	EDWARD JONES	CRD# 250	HENDERSONVILLE, TN

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	NASHVILLE, TN, United States
12/2010 - 05/2022	CUNA BROKERAGE SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	WAVERLY, IA, United States
12/2010 - 05/2022	CUNA MUTUAL GROUP	AGENT	Y	WAVERLY, IA, 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) 5/18/2022: No Business Name; Investment Related; Nashville, TN 37206- 2012; Real Estate Rental - Boscobel; owner; Start Date 09/2009; 1 Hours Per Month.
2) 5/18/2022: No Business Name; Investment Related; Nashville, TN 37203- 5521; Real Estate Rental - Wedgewood; co-owner; Start Date 05/2017; 0 Hours Per Month.
3) 5/18/2022: No Business Name; Investment Related; Nashville, TN 37203- 5314; Real Estate Rental - Byrum Ave; co-owner; Start Date 12/2021; 1 Hours Per Month.
4) 9/12/2023: TENCU Wealth Management; At reported business location(s); DBA for LPL Business (entity for LPL business); Inv. related; start date 11/1/2023; 175hrs/mo.; 175hrs during trading.
5) 11/13/2024 - NICA, Tennessee Chapter - Outside/W-2 Employment - GRit Leader - Not Investment Related - Tennessee - Start Date 02/28/2025 - 10 Hours Per Month/ 0 Hours During 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	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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	10/23/07-2/11/09; CLIENT INDICATES HE HAS A NUMBER OF COMPLAINTS REGARDING THE FA'S PERFORMANCE AND ADVICE. CLIENT STATES HE CONTACTED THE FA ON 9/2008 EXPRESSING CONCERNS RELATED TO BAC AND WAS ADVISED THE INFORMATION REPORTED IN THE NEWS WOULD NOT NEGATIVELY IMPACT HIS HOLDINGS AND THAT THE FIRM HAD A BUY RECOMMENDATION ON THE STOCK. CLIENT STATES WHEN THE DIVIDEND FOR THE STOCK WAS CUT, HE WAS NOT NOTIFIED. CLIENT INDICATES HE CONTACTED THE FA ON 10/2008 AND ASKED HER TO KEEP HIM INFORMED RELATED TO ANY BAC DEVELOPMENTS. CLIENT ALLEGES THE FA DID NOT CONTACT HIM AND CONTINUED TO KEEP TELLING HIM TO PURCHASE MORE SHARES. CLIENT STATES THE DIVIDEND WAS REDUCED AGAIN ON 1/2009 AND HE WAS NOT CONTACTED. CLIENT ALLEGES WHEN HE FINALLY QUESTIONED THE FA ABOUT SELLING THE STOCK, HE WAS ADVISED OF THE COMMISSION WHICH WAS SIGNIFICANTLY HIGHER THAN ANY COMMISSIONS FOR THE PURCHASES. CLIENT STATES HE WAS NEVER TOLD THE COMMISSION WOULD BE DIFFERENT AND HE DOES NOT WANT TO PAY THE COMMISSION. CLIENT IS SEEKING FULL RESTITUTION FOR ALL OF THE FUNDS DEPOSITED WITH THE FIRM. LOSSES ARE APPROXIMATELY $8,900.00.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	02/17/2009
Complaint Pending?	No
Status:	Denied
Status Date:	03/12/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	ACCORDING TO OUR RECORDS, THE INITIAL BANK OF AMERICA PURCHASE WAS MADE IN THE ACCOUNT ON OCTOBER 23, 2007. ADDITIONAL PURCHASES WERE MADE, AT THE CLIENT'S DIRECTION, DURING THE NEXT SEVERAL MONTHS. OUR RECORDS REFLECT THE CLIENT CONTACTED THE BRANCH OFFICE STAFF ON SEPTEMBER 16, 2008 WITH INSTRUCTIONS TO PURCHASE SHARES OF BAC AT $28.00 PER SHARE. THE FA HAS INDICATED AND OUR RECORDS DOCUMENT THAT SHE DID ATTEMPT TO CONTACT THE CLIENT ON OCTOBER 6, 2008 REGARDING THE DIVIDEND CUT. ON OCTOBER 10, 2008, THE CLIENT CONTACTED THE BRANCH OFFICE STAFF WITH INSTRUCTIONS TO PURCHASE ADDITIONAL SHARES OF BAC. IN NOVEMBER 2008, THE FA APPARENTLY SPOKE WITH THE CLIENT REGARDING HIS CONCERNS RELATED TO BAC. THE FA HAS STATED SHE DID SUGGEST THE CLIENT'S NEEDS MIGHT BE BETTER SERVED BY ANOTHER FIRM AND THE FA OFFERED TO ASSUME RESPONSIBILITY FOR THE TRANSFER FEE. AT THE TIME OF THE BAC PURCHASES, THE CLIENT WOULD HAVE RECEIVED TRADE CONFIRMATIONS DETAILING THE TRANSACTIONS. IN ADDITION, SINCE THE PURCHASES, THE CLIENT HAS RECEIVED ACCOUNT STATEMENTS WHICH PROVIDE INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT AS WELL AS REFLECTING ACCOUNT ACTIVITY. BASED ON OUR REVIEW, IT IS OUR OPINION THE TRANSACTIONS WERE COMPLETED AT THE CLIENT'S DIRECTION AND WITH HIS KNOWLEDGE AND AUTHORIZATION. IN ADDITION, THE COMMISSIONS ASSOCIATED WITH THE TRANSACTIONS EFFECTED IN THE ACCOUNT, APPEAR TO BE WITHIN FIRM GUIDELINES. THEREFORE, AS A RESULT OF OUR REVIEW, WE ARE RESPECTFULLY DENYING THE REQUEST FOR A REIMBURSEMENT OF LOSSES ASSOCIATED WITH THE TRANSACTIONS EFFECTED IN THE ACCOUNT. CLIENT HAS TRANSFERRED THE ACCOUNT TO ANOTHER FIRM AND ARRANGEMENTS WERE MADE TO REIMBURSE HIM FOR THE $50.00 TRANSFER FEE.

End of Report

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