



IAPD Report

PATRICIA ANN LLOYD

CRD# 5204742

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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

PATRICIA ANN LLOYD (CRD# 5204742)

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 **01/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	ARDENT WEALTH MANAGEMENT	CRD# 332593	11/08/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
	LIFEWORCS ADVISORS, LLC	288255	Scottsdale, AZ	01/09/2023 - 01/15/2025
	ARDENT WEALTH MANAGEMENT INC.	169080	SCOTTSDALE, AZ	12/18/2018 - 04/05/2023
	ARDENT WEALTH MANAGEMENT INC.	169080	Phoenix, AZ	12/18/2018 - 12/31/2021

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
Customer Dispute	3
Judgment/Lien	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ARDENT WEALTH MANAGEMENT**
Main Address: 14555 N SCOTTSDALE RD
SUITE 320
SCOTTSDALE, AZ 85254
Firm ID#: 332593

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	11/08/2024

Branch Office Locations

ARDENT WEALTH MANAGEMENT
14555 N SCOTTSDALE RD
SUITE 320
SCOTTSDALE, AZ 85254




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 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	03/06/2009

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	09/12/2006

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	09/14/2006

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	01/09/2023 - 01/15/2025	LIFEWORKS ADVISORS, LLC	CRD# 288255	Scottsdale, AZ
IA	12/18/2018 - 04/05/2023	ARDENT WEALTH MANAGEMENT INC.	CRD# 169080	SCOTTSDALE, AZ
IA	12/18/2018 - 12/31/2021	ARDENT WEALTH MANAGEMENT INC.	CRD# 169080	Phoenix, AZ
B	07/05/2016 - 01/11/2019	LPL FINANCIAL LLC	CRD# 6413	PHOENIX, AZ
IA	07/05/2016 - 01/11/2019	LPL FINANCIAL LLC	CRD# 6413	PHOENIX, AZ
IA	06/30/2014 - 07/07/2016	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	SCOTTSDALE, AZ
B	11/15/2013 - 07/07/2016	NATIONAL PLANNING CORPORATION	CRD# 29604	SCOTTSDALE, AZ
IA	10/29/2013 - 12/31/2014	ARDENT WEALTH MANAGEMENT INC.	CRD# 169080	SCOTTSDALE, AZ
IA	01/12/2012 - 01/17/2014	PRISM INVESTMENT MANAGEMENT, INC.	CRD# 159382	SCOTTSDALE, AZ
B	06/19/2008 - 12/13/2013	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	SCOTTSDALE, AZ
IA	06/19/2008 - 08/01/2012	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	SCOTTSDALE, AZ
IA	09/18/2006 - 06/26/2008	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	SCOTTSDALE, AZ
B	09/13/2006 - 06/26/2008	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	SCOTTSDALE, AZ

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
11/2024 - Present	Ardent Wealth Management Inc.	IAR, President, CEO, Chief Investment	Y	Scottsdale, AZ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
		Officer, Chief Compliance Officer		
01/2023 - Present	Lifeworks Advisors, LLC	Financial Advisor	Y	Scottsdale, AZ, United States
12/2018 - Present	EXTERNAL EXECUTIVE TEAM, LLC	PRESIDENT	N	Scottsdale, AZ, United States
09/2018 - Present	Crosswise Insurance Agency, LLC	Insurance Agent	Y	Scottsdale, AZ, United States
10/2013 - 04/2023	ARDENT WEALTH MANAGEMENT, INC.	President / Chief Executive Officer	Y	Scottsdale, AZ, United States
07/2016 - 01/2019	LPL FINANCIAL, LLC	Registered Representative/Investment Advisor Representative	Y	PHOENIX, AZ, United States
11/2013 - 07/2016	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	SANTA MONICA, 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.

1. Insurance Agent; Crosswise Insurance Agency; 14555 N Scottsdale Rd, Suite 320, Scottsdale, AZ 85254 ; Since 09/2018; Investment related; Ownership interest; Approximately 15 hours spent per month
2. Patricia is dually-registered with Ardent Wealth Management and Lifeworks Advisors, LLC. Patricia has served as an investment advisor representative for Ardent Wealth Management since 11/2024 and an investment advisor representative with Lifeworks Advisors, LLC since 1/2023. Business is conducted from 14555 N Scottsdale Rd, Suite 320, Scottsdale, AZ 85254. Approximately 70% of Patricia's time is for services as an investment advisor representative.
3. President; External Executive Team, LLC; 14555 N Scottsdale Rd, Suite 320, Scottsdale, AZ 85254; Since 06/2017; Non-investment related; Ownership interest; Approximately 25 hours spent per month



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	3
Judgment/Lien	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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ARDENT WEALTH MANAGEMENT
Allegations:	CLAIMANT ALLEGES BREACH OF FIDUCIARY DUTY, NEGLIGENCE, BREACH OF CONTRACT, VIOLATION OF ARIZONA SECURITIES ACT, AND RESPONDEAT SUPERIOR
Product Type:	Other: ETF
Alleged Damages:	\$150,000.00
Alleged Damages Amount Explanation (if amount not exact):	THE FIRM HAS MADE A GOOD FAITH DETERMINATION FOR THE ALLEGED DAMAGES AMOUNT
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	17-01399



Filing date of arbitration/CFTC reparation or civil litigation: 05/26/2017

Customer Complaint Information

Date Complaint Received: 06/07/2017

Complaint Pending? No

Status: Settled

Status Date: 08/16/2018

Settlement Amount: \$96,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ARDENT WEALTH MANAGEMENT

Allegations: CLAIMANT ALLEGES BREACH OF FIDUCIARY DUTY, NEGLIGENCE, BREACH OF CONTRACT, VIOLATION OF ARIZONA SECURITIES ACT, AND RESPONDENT SUPERIOR

Product Type: Other: ETF

Alleged Damages: \$150,000.00

Alleged Damages Amount Explanation (if amount not exact): THE FIRM HAS MADE A GOOD FAITH DETERMINATION FOR THE ALLEGED DAMAGES AMOUNT

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 17-01399

Filing date of arbitration/CFTC reparation or civil litigation: 05/26/2017

Customer Complaint Information

Date Complaint Received: 06/07/2017

Complaint Pending? No

Status: Settled

Status Date: 08/16/2018

Settlement Amount: \$96,000.00

Individual Contribution Amount: \$0.00



Broker Statement

This complaint was against National Planning Corporation. I was not named in the complaint, provided a copy of the complaint nor did I fund or approve any settlement with the client. National Planning sold their brokerage and was in the process of shutting down operations. I believe this and legal costs may be the reason they made a business decision to settle this unsubstantiated complaint rather than fighting it in arbitration. I disagree with that decision as I vehemently deny all allegations lodged in the complaint by the client and provided National Planning with the documentation to defend the case in arbitration.

Disclosure 2 of 3

Reporting Source:

Firm

Employing firm when activities occurred which led to the complaint:

CAMBRIDGE INVESTMENT RESEARCH, INC.

Allegations:

CLIENT ALLEGES THAT RR MISREPRESENTED THE LIQUIDITY OF A REIT.

Product Type:

Real Estate Security

Alleged Damages:

\$19,800.00

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:

02/06/2015

Complaint Pending?

No

Status:

Denied

Status Date:

02/20/2015

Settlement Amount:

Individual Contribution Amount:

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

CAMBRIDGE INVESTMENT RESEARCH, INC.

Allegations:

CLIENT ALLEGES THAT RR MISREPRESENTED THE LIQUIDITY OF A REIT.

Product Type:

Real Estate Security

Alleged Damages:

\$19,800.00

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: 02/20/2015

Complaint Pending? No

Status: Denied

Status Date: 02/20/2015

Settlement Amount:

Individual Contribution Amount:

Broker Statement

IN 2009, THIS CLIENT INVESTED IN AN ILLIQUID NON-TRADED REIT. THE CLIENT WAS INFORMED OF THE ILLIQUID NATURE OF THE INVESTMENT AND SIGNED DOCUMENTATION ACKNOWLEDGING THAT THE INVESTMENT WAS ILLIQUID. IN 2014, THE CLIENT DECIDED TO PURCHASE A NEW HOME USING CASH GENERATED BY THE SALE OF ALL OF THEIR INVESTMENTS. SINCE THE CLIENT COULD NOT SELL THE ILLIQUID NON-TRADED REIT, THEY CLAIMED THAT THE ILLIQUID NATURE OF THE INVESTMENT WAS NOT DISCLOSED. THE CLAIM WAS DISMISSED BECAUSE THERE WAS ADEQUATE DOCUMENTATION AND ACKNOWLEDGEMENTS BY THE CLIENT SHOWING THE DISCLOSURE OF THE ILLIQUID NATURE OF THE INVESTMENT.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CAMBRIDGE INVESTMENT RESEARCH, INC.

Allegations: CLIENT IS NOT HAPPY WITH THE WAY RR MANAGES PORTFOLIO AND DOES NOT BELIEVE THE PURCHASE OF FUND WAS A SUITABLE RECOMMENDATION AND HAS REQUESTED FULL REIMBURSEMENT OF MONEY USED TO PURCHASE FUND.

Product Type: Mutual Fund

Alleged Damages: \$49,803.50

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: 04/24/2013

Complaint Pending? No

Status: Denied

Status Date: 05/14/2013

Settlement Amount:

Individual Contribution Amount:

Broker Statement

CLIENT MADE AN ERRONEOUS CLAIM REGARDING A TRADE IN AN ATTEMPT TO GET A TRADE UNWOUND BECAUSE SHE CHANGED HER MIND SEVERAL MONTHS AFTER THE TRADE WAS PLACED EVEN THOUGH



SEVERAL CONVERSATIONS HAD TAKEN PLACE AND SHE HAD APPROVED THE TRADE.



Judgment/Lien

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

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$66,661.41
Judgment/Lien Type:	Tax
Date Filed with Court:	05/24/2018
Date Individual Learned:	11/16/2018
Type of Court:	County
Name of Court:	Maricopa County Recorder
Location of Court:	Phoenix, AZ
Docket/Case #:	20180398482
Judgment/Lien Outstanding?	Yes
Broker Statement	This is for tax years, 2012, 2015, and 2016



End of Report

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