User Guidance

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IAPD Report

DENNIS EUGENE ZADERAKA

CRD# 706589

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

DENNIS EUGENE ZADERAKA (CRD# 706589)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SEQUENT PLANNING, LLC	CRD# 160381	01/12/2026

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
IA	ZADERAKA, DENNIS	331571	Cave Creek, AZ	01/23/2025 - 12/31/2025
IA	THE BOTTOM LINE WEALTH MANAGEMENT LTD.	313232	PHOENIX, AZ	07/14/2021 - 12/19/2022
IA	SHARPEPOINT, LLC	290719	PHOENIX, AZ	07/07/2020 - 09/04/2020

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
Financial	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: **SEQUENT PLANNING, LLC**

Main Address: 8420 WEST DODGE ROAD
SUITE 110
OMAHA, NE 68114

Firm ID#: 160381

	Regulator	Registration	Status	Date
IA	Arizona	Investment Adviser Representative	Approved	01/12/2026

Branch Office Locations

SEQUENT PLANNING, LLC
Phoenix, AZ

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, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	08/28/1989

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	12/20/1980
B	Registered Representative Examination (S1)	Series 1	03/20/1980

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/04/1997
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/25/1980

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	01/23/2025 - 12/31/2025	ZADERAKA, DENNIS	CRD# 331571	Cave Creek, AZ
IA	07/14/2021 - 12/19/2022	THE BOTTOM LINE WEALTH MANAGEMENT LTD.	CRD# 313232	PHOENIX, AZ
IA	07/07/2020 - 09/04/2020	SHARPEPOINT, LLC	CRD# 290719	PHOENIX, AZ
IA	11/17/2016 - 06/21/2019	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	PHOENIX, AZ
B	11/17/2016 - 06/21/2019	SECURITIES AMERICA, INC.	CRD# 10205	PHOENIX, AZ
B	08/25/2015 - 09/23/2016	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	WARRENVILLE, IL
IA	08/25/2015 - 09/23/2016	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	WARRENVILLE, IL
IA	06/13/2013 - 08/31/2015	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	WARRENVILLE, IL
B	06/13/2013 - 08/31/2015	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	WARRENVILLE, IL
IA	10/05/2012 - 06/07/2013	ING FINANCIAL PARTNERS, INC	CRD# 2882	NAPERVILLE, IL
B	10/05/2012 - 06/07/2013	ING FINANCIAL PARTNERS, INC.	CRD# 2882	NAPERVILLE, IL
IA	06/27/2012 - 10/22/2012	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	WEST CHICAGO, IL
B	04/20/2004 - 10/22/2012	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	WEST CHICAGO, IL
IA	11/07/2011 - 06/26/2012	INFINITE ORCHARDS LLC	CRD# 156346	WEST CHICAGO, IL
IA	01/13/2011 - 12/31/2011	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	WEST CHICAGO, IL
IA	03/28/2005 - 12/31/2010	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	WARRENVILLE, IL

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	04/20/2004 - 03/28/2005	CAMBRIDGE INVESTMENT RESERARCH, INC.	CRD# 39543	WEST CHICAGO, IL
IA	02/06/2003 - 04/23/2004	ING FINANCIAL PARTNERS, INC	CRD# 2882	NAPERVILLE, IL
B	10/02/2001 - 04/23/2004	ING FINANCIAL PARTNERS, INC.	CRD# 2882	WINDSOR, CT
B	01/02/2001 - 10/04/2001	AMERITAS INVESTMENT CORP.	CRD# 14869	LINCOLN, NE
B	02/25/1998 - 12/31/2000	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT
B	02/24/1997 - 02/25/1998	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	08/23/1994 - 02/11/1997	ROYAL AMERICAN INVESTMENT SERVICES, INC.	CRD# 30721	DOWNERS GROVE, IL
B	02/14/1989 - 08/23/1994	GS2 SECURITIES, INC.	CRD# 14745	MILWAUKEE, WI
B	02/17/1988 - 12/31/1988	MUTUAL SERVICE CORPORATION	CRD# 4806	
B	12/19/1985 - 12/22/1987	B & A SECURITIES CORPORATION	CRD# 14390	
B	01/21/1985 - 12/27/1985	DAIN, BOSWORTH INCORPORATED	CRD# 7600	
B	03/29/1983 - 01/29/1985	SHEARSON LEHMAN/AMERICAN EXPRESS INC.	CRD# 7506	
B	12/22/1980 - 04/11/1983	KIDDER, PEABODY & CO. INCORPORATED	CRD# 7613	
B	03/28/1980 - 01/01/1981	NORTHWEST CAPITAL INVESTMENT CORPORATION	CRD# 8097	

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
12/2025 - Present	Sequent Planning LLC	Investment Advisor Representative	Y	Phoenix, AZ, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/1978 - Present	SELF EMPLOYED	INSURANCE SALES	Y	CAVE CREEK, AZ, United States
12/2024 - 12/2025	DENNIS ZADERAKA, RIA	Sole Proprietor	Y	Phoenix, AZ, United States
06/2021 - 12/2022	THE BOTTOM LINE WEALTH MANAGEMENT LTD.	INVESTMENT ADVISOR REPRESENTATIVE	Y	PHOENIX, AZ, United States
11/2016 - 06/2019	SECURITIES AMERICA INC.	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR REPRESENTATIVE	Y	PHOENIX, AZ, United States
08/2015 - 09/2016	CROWN CAPITAL SECURITIES, L.P.	REG REP/INVESTMENT ADVISOR REP	Y	Wheaton, IL, 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.

DENNIS ZADERAKA
POSITION: sales NATURE: Life insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 4 START DATE: 01/1980
Phoenix, AZ; DESCRIPTION: sell insurance and annuities

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
Financial	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:	Firm
Employing firm when activities occurred which led to the complaint:	Cambridge Investment Research, Inc.
Allegations:	Statement of Claim asserts the client was sold numerous high-commission, complex, risky alternative investments, and multiple illiquid investment products.
Product Type:	Real Estate Security Other: Business Development Corporation
Alleged Damages:	$175,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of Claim alleges damages between $125,000 and $175,000.
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 #:	20-02515
Filing date of arbitration/CFTC reparation or civil litigation:	08/05/2020

Customer Complaint Information

Date Complaint Received:	08/06/2020
Complaint Pending?	No
Status:	Settled
Status Date:	12/03/2021
Settlement Amount:	$7,500.00
Individual Contribution Amount:	$0.00

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CROWN CAPITAL SECURITIES, LP; CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	Statement of Claim asserts the client was sold numerous high-commission, complex, risky alternative investments, and multiple illiquid investment products.
Product Type:	Real Estate Security Other: BUSINESS DEVELOPMENT CORPORATION
Alleged Damages:	$175,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of Claim alleges damages between $125,000 and $175,000.
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 #:	20-02515
Filing date of arbitration/CFTC reparation or civil litigation:	08/05/2020

Customer Complaint Information

Date Complaint Received:	08/06/2020
Complaint Pending?	No
Status:	Settled
Status Date:	11/30/2021
Settlement Amount:	$3,750.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	STATEMENT OF CLAIM ASSERTS THE CLIENT WAS SOLD NUMEROUS HIGH-COMMISSION, COMPLEX, RISKY ALTERNATIVE INVESTMENTS, AND MULTIPLE ILLIQUID INVESTMENT PRODUCTS.
Product Type:	Real Estate Security Other: BUSINESS DEVELOPMENT COMPANY
Alleged Damages:	$175,000.00
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 #:	20-02515
Filing date of arbitration/CFTC reparation or civil litigation:	08/05/2020

Customer Complaint Information

Date Complaint Received:	08/06/2020
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	11/17/2017
Organization Investment-Related?	
Type of Court:	County Court
Name of Court:	Wisconsin Western-Madison
Location of Court:	Madison, Wisconsin
Docket/Case #:	1713942
Action Pending?	No
Disposition:	Discharged
Disposition Date:	12/09/2019

End of Report

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