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IAPD Report

MARK DEMOSTHENES GENERALES

CRD# 854190

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

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Report Summary

MARK DEMOSTHENES GENERALES (CRD# 854190)

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 **10/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BEACON POINTE ADVISORS, LLC	CRD# 119290	03/10/2022

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
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	Bonita Springs, FL	02/08/2022 - 10/29/2024
IA	SOUTHERN TRUST FINANCIAL PLANNING	131377	BONITA SPRINGS, FL	01/28/2010 - 03/01/2022
B	SECURITIES AMERICA, INC.	10205	BONITA SPRINGS, FL	10/30/2009 - 02/03/2022

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

Employment 1 of 1

Firm Name: **BEACON POINTE ADVISORS, LLC**

Main Address: 24 CORPORATE PLAZA
SUITE 150
NEWPORT BEACH, CA 92660

Firm ID#: 119290

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	03/10/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	10/20/2025

Branch Office Locations

BEACON POINTE ADVISORS, LLC
9240 Bonita Beach Rd
Suite 2211
BONITA SPRINGS, FL 34135

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	Municipal Securities Principal Examination (S53)	Series 53	03/27/2003

General Industry/Product Exams

	Exam	Category	Date
B	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	06/17/1978

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	01/12/2010
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/06/1995

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
B	02/08/2022 - 10/29/2024	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Bonita Springs, FL
IA	01/28/2010 - 03/01/2022	SOUTHERN TRUST FINANCIAL PLANNING	CRD# 131377	BONITA SPRINGS, FL
B	10/30/2009 - 02/03/2022	SECURITIES AMERICA, INC.	CRD# 10205	BONITA SPRINGS, FL
B	05/20/2008 - 10/30/2009	COLONIAL BROKERAGE, INC.	CRD# 111668	BONITA SPRINGS, FL
B	12/17/2004 - 05/23/2008	MELHADO, FLYNN & ASSOCIATES, INC.	CRD# 7340	BLUFFTON, SC
B	12/12/2002 - 07/25/2003	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	02/22/2001 - 06/04/2002	AXA DISTRIBUTORS, LLC	CRD# 25900	CHARLOTTE, NC
B	01/13/1998 - 12/31/2000	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	01/13/1998 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY
B	08/08/1996 - 05/05/1998	EQUITABLE DISTRIBUTORS, INC.	CRD# 25900	CHARLOTTE, NC
B	11/16/1994 - 04/24/1996	OCC DISTRIBUTORS	CRD# 18541	NEW YORK, NY
B	08/31/1992 - 06/08/1994	MIDLAND WALWYN CAPITAL CORPORATION	CRD# 2775	
B	05/17/1991 - 09/24/1991	KEMPER SECURITIES GROUP, INC.	CRD# 19616	ST. LOUIS, MO
B	05/14/1988 - 04/16/1991	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	07/03/1978 - 05/14/1988	E. F. HUTTON & COMPANY INC	CRD# 235	

Registration & Employment History

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
10/2025 - Present	Beacon Pointe Advisors, LLC	Senior Wealth Advisor	Y	Bonita Springs, FL, United States
01/2022 - Present	Beacon Pointe Insurance Services	Agent	N	Bonita Springs, FL, United States
08/2024 - 09/2025	Beacon Pointe Advisors, LLC	Relationship Manager	Y	Bonita Springs, FL, United States
02/2022 - 10/2024	PURSHE KAPLAN STERLING INVESTMENTS	Registered Representative	Y	Albany, NY, United States
01/2022 - 08/2024	Beacon Pointe Advisors, LLC	SENIOR WEALTH ADVISOR	Y	Bonita Springs, FL, United States
01/2010 - 12/2021	SOUTHERN TRUST FINANCIAL PLANNING	INVESTMENT ADVISOR REPRESENTATIVE	Y	BONITA SPRINGS, FL, United States
10/2009 - 12/2021	SECURITIES AMERICA INC.	REGISTERED REP	Y	LAVISTA, NE, 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.

Beacon Pointe Insurance Services, LLC, Not investment-related; Address: Main office located at 24 Corporate Plaza Dr., STE., 150, Newport Beach CA 92660; Position/Title: Agent; Start Date: 01/2022; HRS/MO During trading hours: 10 hrs./Mo.; Duties: Sale of insurance products (life/health/accident).

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
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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	
Allegations:	ALLEGED DAMAGES $57,918.53. PLAINTIFFS [CUSTOMER], [OTHER CUSTOMER NAMED] AND [OTHER CUSTOMER NAMED] SUED [BROKER], E.F. HUTTON INC., MARK GENERALES, PACIFIC SOUTH MUTUAL FUNDS, PUTNAM FINANCIAL SERVICES, INC. AND PUTNAM GNMA PLUS TRUST ALLEGING THAT [BROKER] (THE ACCOUNT EXECUTIVE WITH WHOM THEY DEALT), MISREPRESENTED THE SAFETY OF AN INVESTMENT IN THE PUTNAM GNMA PLUS TRUST MUTUAL FUND, AS WELL AS COMMISSION RATES IN THE FUND.
Product Type:	
Alleged Damages:	$57,918.53

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Litigation
Status Date:	
Settlement Amount:	

Individual Contribution Amount:

Civil Litigation Information

Court Details:	US DIST.; CENTRAL DIST., CA; 87-06116 AWT
Date Notice/Process Served:	09/14/1987
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	09/01/1989
Monetary Compensation Amount:	$35,000.00
Individual Contribution Amount:	$0.00
Broker Statement	PLAINTIFFS INITIALLY ALLEGED THAT [BROKER] TOLD THEM THERE WAS A MAXIMUM RISK TO PRINCIPAL OF TWO PRECENT, BUT PLAINTIFFS LATER CONTENDED THAT THEY WERE TOLD THAT THERE WAS OBSOLUTELY NO RISK TO PRINCIPAL. DEFENDANTS DENIED ALL MATERIAL ALLEGATIONS. E.F. HUTTON, INC. PAID TOTAL SETTLEMENT OF $35,000.00 (TOTAL SETTLEMENT). MR. GENERALES IS NOT ANSWERING YES TO H-1 SINCE THIS COMPLAINT WAS ALLEGED AGAINST [BROKER], THE ACCOUNT EXECUTIVE. [BROKER] WAS ALLOWED TO RESIGN.

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:	AXA ADVISORS, LLC
Termination Type:	Discharged
Termination Date:	07/14/2003
Allegations:	DISAGREEMENT OVER ACCURACY OF EXPENSE REPORT.
Product Type:	No Product
Other Product Types:	

Reporting Source:	Individual
Firm Name:	AXA FINANCIAL
Termination Type:	Permitted to Resign
Termination Date:	07/14/2003
Allegations:	DISAGREEMENT OVER REPORTING OF EXPENSE ACCOUNT-ACCURACY
Product Type:	No Product
Other Product Types:	
Broker Statement	COMPANY CONCLUDED INVESTIGATION AND ASKED FOR $1200. NORMAL EXPENSES OVER PREVIOUS 7 YEARS AVERAGED $50,000 TO 115,000/YR. ALLEGATIONS WERE ABSURD, COMPANY WAS DOWNSIZING AND DIDNT WANT TO BE SUED FOR AGE DISCRIMINATION.

End of Report

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