BrokerCheck Report

RONALD DEAN CLARK

CRD# 1086724

Section Title	**Page(s)**

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.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
    - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
    - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

RONALD D. CLARK

CRD# 1086724

Currently employed by and registered with the following Firm(s):

IA **LPL FINANCIAL LLC**
401 E. SLIGH AVE
TAMPA, FL 33604
CRD# 6413
Registered with this firm since: 02/22/2023

B **LPL FINANCIAL LLC**
401 E. SLIGH AVE
TAMPA, FL 33604
CRD# 6413
Registered with this firm since: 02/22/2023

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 25 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 4 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

IA **CETERA ADVISOR NETWORKS LLC**
CRD# 13572
EL SEGUNDO, CA
05/2021 - 02/2023

B **CETERA ADVISOR NETWORKS LLC**
CRD# 13572
TAMPA, FL
09/2019 - 02/2023

IA **SUMMIT FINANCIAL GROUP INC**
CRD# 109485
BOCA RATON, FL
01/2021 - 05/2021

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	3

Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 25 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY**
FORT MILL, SC 29715

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	Direct Participation Programs	Approved	02/22/2023
B	FINRA	General Securities Representative	Approved	02/22/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	02/22/2023

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	03/10/2023
IA	Alabama	Investment Adviser Representative	Approved	03/20/2023
B	Arizona	Agent	Approved	02/22/2023
B	California	Agent	Approved	02/22/2023
B	Colorado	Agent	Approved	03/10/2023
B	Connecticut	Agent	Approved	02/22/2023
B	District of Columbia	Agent	Approved	02/22/2023
IA	Florida	Investment Adviser Representative	Approved	03/07/2023
B	Florida	Agent	Approved	03/08/2023
B	Georgia	Agent	Approved	02/22/2023

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Indiana	Agent	Approved	03/21/2023
B	Kansas	Agent	Approved	02/22/2023
B	Kentucky	Agent	Approved	02/22/2023
B	Maryland	Agent	Approved	02/28/2023
B	Massachusetts	Agent	Approved	04/11/2023
B	Nevada	Agent	Approved	02/22/2023
B	New York	Agent	Approved	02/22/2023
B	North Carolina	Agent	Approved	03/13/2023
B	Ohio	Agent	Approved	02/22/2023
B	Oklahoma	Agent	Approved	03/13/2023
B	Pennsylvania	Agent	Approved	02/23/2023
B	Rhode Island	Agent	Approved	02/22/2023
B	South Carolina	Agent	Approved	02/22/2023
B	Tennessee	Agent	Approved	03/10/2023
B	Texas	Agent	Approved	02/22/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	02/22/2023
B	Virginia	Agent	Approved	03/13/2023
B	Wisconsin	Agent	Approved	02/22/2023

Branch Office Locations

LPL FINANCIAL LLC
401 E. SLIGH AVE

Broker Qualifications

Employment 1 of 1, continued

TAMPA, FL 33604

LPL FINANCIAL LLC
400 DUNCAN STREET
GADSDEN, AL 35901

Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 4 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	10/01/2018
B	General Securities Representative Examination	Series 7	08/21/2017
B	Direct Participation Programs Representative Examination	Series 22	05/31/1985
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	05/03/1983

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	10/09/2006
B	Uniform Securities Agent State Law Examination	Series 63	03/29/1996

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications

Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	05/2021 - 02/2023	CETERA ADVISOR NETWORKS LLC	13572	TAMPA, FL
B	09/2019 - 02/2023	CETERA ADVISOR NETWORKS LLC	13572	TAMPA, FL
IA	01/2021 - 05/2021	SUMMIT FINANCIAL GROUP INC	109485	Tampa, FL
B	03/2009 - 09/2019	SUMMIT BROKERAGE SERVICES, INC.	34643	TAMPA, FL
IA	12/2009 - 09/2019	SUMMIT FINANCIAL GROUP INC	109485	GADSEN, AL
IA	10/2006 - 04/2009	INVESTMENT ADVISORS	15708	TAMPA, FL
B	03/1992 - 04/2009	PROEQUITIES, INC.	15708	TAMPA, FL
B	09/1990 - 02/1992	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA
B	09/1990 - 02/1992	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA
B	01/1989 - 09/1990	PROTECTIVE EQUITY SERVICES, INC.	15708	BIRMINGHAM, AL
B	05/1983 - 11/1987	JOHN HANCOCK DISTRIBUTORS, INC.	468	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
02/2023 - Present	LPL Financial LLC	Registered Representative	Y	Tampa, FL, United States
12/1991 - Present	MONEY MATTERS OF TAMPA	OTHER - OWNER, FINANCIAL CONSULTANT	N	TAMPA, FL, United States
09/2019 - 02/2023	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/ INVESTMENT	Y	EL SEGUNDO, CA, United States

Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
		ADVISOR REP		
03/2009 - 09/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	TAMPA, FL, United States
03/2009 - 09/2019	SUMMIT FINANCIAL GROUP INC	IA REP	Y	TAMPA, FL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) 12/2022 - The Money Coach LLC, DBA Money Matters of Tampa - DBA for LPL Business (entity for LPL business) - Inv. Related - Tampa, FL
2) 12/2022 - Money Matters - DBA for LPL Business (entity for LPL business) - Inv. Related - Tampa, FL
3) 12/2022 - Non-Variable Insurance - Inv. Related - Tampa, FL - Universal life and term insurance - Start date 08/25/1982 - 12-16 hrs/month
4) 12/2022 - The Money Coach LLC - Business Entity For Tax/Investment Purposes Only - Non-inv. Related - Tampa, FL - Owner - Start Date - 01/05/2009 - 180hrs/month
5) 12/2022 - Ronald Clark - Real Estate Rental - Inv. Related - 401 E. Sligh Ave. Tampa FL 33604 - Owner of Real Estate Rental - Start Date 01/15/1991 - 15hrs/month

Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
   -
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
   -
4. **There are different statuses and dispositions for disclosure events:**
   - A disclosure event may have a status of *pending, on appeal,* or *final.*
     - A "pending" event involves allegations that have not been proven or formally adjudicated.
     - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
     - A "final" event has been concluded and its resolution is not subject to change.
   - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
     - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	3	0

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 3

Reporting Source:	Broker
Regulatory Action Initiated By:	Colorado Division of Insurance
Sanction(s) Sought:	Denial
Date Initiated:	09/10/2018
Docket/Case Number:	613231-EC-9870
Employing firm when activity occurred which led to the regulatory action:	Summit Brokerage Services
Product Type:	No Product
Allegations:	(1) Failure to demonstrate that you are competent, trustworthy, financially responsible and of good moral character and good business reputation. (2) Failure to fully meet the licensing requirements (3) failed to disclose a [PREVIOUSLY REPORTABLE PENDING FINRA COMPLAINT].
Current Status:	Final
Resolution:	Denial of License Application

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/09/2018
Sanctions Ordered:	Denial
Broker Statement	The Colorado Dept. of Regulatory Agencies, Div. of Insurance, states that I did not disclose a pending customer demand letter. On my 2018 application for insurance licensing renewal I disclosed the May 29, 2015 demand letter. The same client had complained about the same issue to my previous broker-dealer on December 13, 2017. Since FINRA advised on April 20, 2018 it was taking no action, I did not understand that the demand letter sent to my prior broker-dealer was a "new" matter, since it was the same clients complaining about the same matter. I would have appealed this denial but I was in the hospital when the Colorado regulator sent the e-mail denying my application. I was not able to respond in time due to health issues.

Disclosure 2 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	07/12/2011
Docket/Case Number:	2009018098601
Employing firm when activity occurred which led to the regulatory action:	PROEQUITIES, INC.
Product Type:	Equity Listed (Common & Preferred Stock)
Allegations:	NASD RULES 2110, 3040 - RONALD D. CLARK PARTICIPATED IN A PRIVATE SECURITIES TRANSACTION, NOT FOR SELLING COMPENSATION, INVOLVING THE PURCHASE OF APPROXIMATELY $88,000 WORTH OF EQUITY SECURITIES BY CUSTOMERS AND FAILED TO PROVIDE WRITTEN NOTICE TO HIS MEMBER FIRM PRIOR TO HIS PARTICIPATION IN THE SECURITIES TRANSACTION.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	07/12/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	15 BUSINESS DAYS
Start Date:	08/01/2011
End Date:	08/19/2011

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	07/20/2011
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS, CLARK CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 15 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FROM AUGUST 1, 2011 THROUGH AUGUST 19, 2011.

Reporting Source:	Broker
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	07/12/2011
Docket/Case Number:	2009018098601
Employing firm when activity occurred which led to the regulatory action:	PROEQUITIES, INC
Product Type:	Equity Listed (Common & Preferred Stock)
Allegations:	NASD RULES 2110, 3040 - RONALD D. CLARK PARTICIPATED IN A PRIVATE SECURITIES TRANSACTION, NOT FOR SELLING COMPENSATION, INVOLVING THE PURCHASE OF APPROXIMATELY $88,000 WORTH OF EQUITY SECURITIES BY CUSTOMERS AND FAILED TO PROVIDE WRITTEN NOTICE TO HIS MEMBER FIRM PRIOR TO HIS PARTICIPATION IN THE

	SECURITIES TRANSACTION.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	07/12/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ANY CAPACITY
Duration:	15 BUSINESS DAYS
Start Date:	08/01/2011
End Date:	08/19/2011
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS, CLARK CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $5,000 AND SUSPENDED FROM ASSOCIATION

WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 15 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FROM AUGUST 1, 2011 THROUGH AUGUST 19, 2011.

Disclosure 3 of 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	ILLINOIS SECURITIES DEPARTMENT
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	11/04/1996
Docket/Case Number:	9600652
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	RESPONDENT SOLD UNREGISTERED PROMISSORY NOTES OR INVESTMENT CONTRACTS ISSUED BY DIRECT PARTICIPATION SERVICES, INC. D/B/A GOVERNMENT FINANCIAL TO ILLINOIS RESIDENTS.
Current Status:	Final
Resolution:	Settled
Resolution Date:	06/18/1997
Sanctions Ordered:	Disgorgement/Restitution
Other Sanctions Ordered:	
Sanction Details:	NOTICE OF HEARING ISSUED NOVEMBER 4, 1996. HEARING SET JANUARY 15, 1997. SETTLEMENT AGREEMENT ISSUED JUNE 18, 1997. RESPONDENT WAS ACCESSED A FEE OF $500.00 FOR COST OF INVESTIGATION AND AGREES TO MAKE RESTITUTION TO THE ILLINOIS INVESTOR OF $73,045.
Regulator Statement	CONTACT: 217-785-4940

Reporting Source:	Broker
Regulatory Action Initiated By:	STATE OF ILL
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	11/04/1996
Docket/Case Number:	9600652
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	MARKETING W/O ADEQUATE LICENSING
Current Status:	Final
Resolution:	Settled
Resolution Date:	06/18/1997
Sanctions Ordered:	Disgorgement/Restitution
Other Sanctions Ordered:	
Sanction Details:	ABSOLUTION
Broker Statement	STATE OF ILLINOIS COMPLETELY ABSOLVED ME OF ANY VIOLATION

End of Report

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