

## BrokerCheck Report

**AGNES ANN ROACH**

CRD# 1229343

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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.

## 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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).



## AGNES A. ROACH

CRD# 1229343

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

**IA LPL FINANCIAL LLC**  
413 E TERRA COTTA AVE  
CRYSTAL LAKE, IL 60014  
CRD# 6413  
Registered with this firm since: 11/15/2018

**B LPL FINANCIAL LLC**  
GURNEE, IL  
CRD# 6413  
Registered with this firm since: 11/01/2018

## 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
- 8 U.S. states and territories

**This broker has passed:**

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

### Registration History

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

- IA CETERA ADVISOR NETWORKS LLC**  
CRD# 13572  
EL SEGUNDO, CA  
02/1998 - 11/2018
- B CETERA ADVISOR NETWORKS LLC**  
CRD# 13572  
GURNEE, IL  
01/1993 - 11/2018
- IA AA ROACH FINANCIAL PLANNING**  
CRD# 124067  
05/1998 - 09/2003

### 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	1



## 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 8 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	General Securities Principal	Approved	11/01/2018
B	FINRA	General Securities Representative	Approved	11/01/2018

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	02/10/2025
B	Colorado	Agent	Approved	11/01/2018
B	Florida	Agent	Approved	11/01/2018
B	Georgia	Agent	Approved	11/01/2018
B	Illinois	Agent	Approved	11/05/2018
IA	Illinois	Investment Adviser Representative	Approved	11/15/2018
B	Indiana	Agent	Approved	11/01/2018
B	Iowa	Agent	Approved	11/06/2018
B	Michigan	Agent	Approved	01/12/2024

### Branch Office Locations

**LPL FINANCIAL LLC**

## Broker Qualifications



### Employment 1 of 1, continued

GURNEE, IL

#### **LPL FINANCIAL LLC**

5 REVERE DR STE 200  
NORTHBROOK, IL 60062

#### **LPL FINANCIAL LLC**

413 E TERRA COTTA AVE  
CRYSTAL LAKE, IL 60014

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

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> General Securities Principal Examination	Series 24	07/03/1986

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	03/17/1984

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	08/16/1984

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/](http://www.finra.org/brokerqualifications/registeredrep/).



## Broker Qualifications

### 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 and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>IA</b> 02/1998 - 11/2018	CETERA ADVISOR NETWORKS LLC	13572	GURNEE, IL
<b>B</b> 01/1993 - 11/2018	CETERA ADVISOR NETWORKS LLC	13572	GURNEE, IL
<b>IA</b> 05/1998 - 09/2003	AA ROACH FINANCIAL PLANNING	124067	NORTHBROOK, IL
<b>B</b> 12/1988 - 12/1992	MAIN STREET MANAGEMENT COMPANY	547	BOSTON, MA
<b>B</b> 03/1984 - 12/1988	MUTUAL SERVICE CORPORATION	4806	BOSTON, MA

### 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
11/2018 - Present	LPL Financial	REGISTERED REP.	Y	Gurnee, IL, United States
07/1985 - Present	AA ROACH FINANCIAL PLANNING	OTHER - FINANCIAL PLANNER ALSO, CHICAG	N	GURNEE, IL, United States
01/2013 - 11/2018	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/IAR	Y	EL SEGUNDO, CA, 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)06/01/1985 - DBA for LPL Business(entity for LPL Business) - AA ROACH FINANCIAL PLANNING - 100% - INVESTMENT RELATED - GURNEE, IL 60031



## 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.
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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.
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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	1	0



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure 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 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	ILLINOIS
<b>Sanction(s) Sought:</b>	
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	03/29/1989
<b>Docket/Case Number:</b>	H8900120
<b>Employing firm when activity occurred which led to the regulatory action:</b>	AA ROACH FINANCIAL PLANNING
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	RESPONDENT INVESTMENT ADVISER FAILED TO TIME FILE FINANCIAL DOCUMENTS WITH THE SECRETARY OF STATE.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Resolution Date:</b>	06/19/1989
<b>Sanctions Ordered:</b>	Monetary/Fine \$500.00

**Other Sanctions Ordered:****Sanction Details:**

AN ADMINISTRATIVE FINE OF \$500.00 HAS BEEN ASSESSED.

**Regulator Statement**

ILLINOIS HAS ISSUED A NOTICE OF HEARING TO DETERMINE WHETHER AN ORDER OF REVOCATION, SUSPENSION OR CENSURE SHOULD BE IMPOSED AGAINST RESPONDENT (INVESTMENT ADVISER) AGNES ANN ROACH DBA AA ROACH FINANCIAL PLANNING. ALLEGATIONS ARE THAT RESPONDENT INVESTMENT ADVISER FAILED TO TIME FILE FINANCIAL DOCUMENTS WITH THE SECRETARY OF STATE. HEARING DATE IS SET FOR MAY 3, 1989. DOCKET/CASE NO. H8900120, DATED MARCH 29, 1989. BY MEANS OF STIPULATION, ILLINOIS HAS ENTERED A CONSENT ORDER AGAINST RESPONDENT AGNESS ANN ROACH, DBA AA ROACH FINANCIAL PLANNING. FINDINGS OF FACT AND CONCLUSIONS OF LAW ARE THAT RESPONDENT FAILED TO TIMELY FILE A REQUIRED FINANCIAL DOCUMENT WITH THE SECRETARY OF STATE THEREBY VIOLATING SECTION 12.D OF THE ILLINOIS SECURITIES LAW OF 1953, AS AMENDED. AN ADMINISTRATIVE FINE OF \$500.00 HAS BEEN ASSESSED. DOCKET/CASE NO. H8900120, DATED JUNE 19, 1989.

**Reporting Source:**

Broker

**Regulatory Action Initiated By:**

STATE OF ILLINOIS, SECRETARY OF STATE,  
SECURITIES DEPARTMENT

**Sanction(s) Sought:****Other Sanction(s) Sought:****Date Initiated:**

03/29/1989

**Docket/Case Number:**

H8900120

**Employing firm when activity occurred which led to the regulatory action:**

AA ROACH FINANCIAL PLANNING

**Product Type:****Other Product Type(s):****Allegations:**

FAILURE TO FILE AN ANNUAL FINANCIAL REPORT IN A TIMELY MANNER (BY MARCH 1, 1989) WITH THE ILLINOIS SECURITIES DEPARTMENT. THIS WAS A VIOLATION OF SECTION 12.D OF THE ILLINOIS SECURITIES LAW OF 1953.



<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Resolution Date:</b>	06/19/1989
<b>Sanctions Ordered:</b>	Monetary/Fine \$500.00
<b>Other Sanctions Ordered:</b>	
<b>Sanction Details:</b>	<p>PAYMENT OF FINE OF \$500 AND SIGNED AFFIDAVIT TO MARK CALENDAR FOR FILING ANNUAL FINANCIAL STATEMENT BY MARCH 1, 1990.</p>
<b>Broker Statement</b>	<p>I HAD MISTAKEN THE DATE FOR FILING AN ANNUAL FINANCIAL REPORT WITH THE STATE OF ILLINOIS AS APRIL 1, 1989, WHEN IT WAS MARCH 1, 1989. ON MARCH 31, 1989, I RECEIVED A STIPULATION TO ENTER AN ORDER OF CENSURE FROM THE STATE OF ILLINOIS AND PHONED THE STATE'S ATTORNEY. ALTHOUGH HE TOLD ME NOT TO SEND THE FINANCIAL REPORT WHICH WAS READY, I DID SEND IT ON APRIL 5 AFTER CONSULTATION WITH AN ATTORNEY. ON APRIL 7, I RECEIVED NOTICE OF HEARING. IN SPITE OF A WRITTEN APPEAL, THE STATE OF ILLINOIS REFUSED TO CHANGE THE AMOUNT OF THE FINE OR CONSIDER ANY PERSONAL EXTENUATING CIRCUMSTANCES. ON JUNE 16, I SIGNED THE CONSENT ORDER WHICH STATED CENSURE WAS "SOLEY... (FOR) FAILURE TO TIMELY FILE HER ANNUAL FINANCIAL REPORT WITH THE ILLINOIS SECURITIES DEPARTMENT".</p>

## End of Report



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