

BrokerCheck Report

ROY LEON MATLOCK JR

CRD# 1241763

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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



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.



ROY L. MATLOCK JR

CRD# 1241763

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

IA PKS ADVISORY SERVICES, LLC
 1802 Williamson Ct
 #101
 Brentwood, TN 37027
 CRD# 125648
 Registered with this firm since: 11/27/2023

B PURSHE KAPLAN STERLING INVESTMENTS
 1802 Williamson Ct
 Suite 101
 Brentwood, TN 37027
 CRD# 35747
 Registered with this firm since: 11/21/2023

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
- 10 U.S. states and territories

This broker has passed:

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

Registration History

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

- IA TERRA WEALTH**
 CRD# 320643
 HIGH POINT, NC
 07/2022 - 10/2023
- IA PKS ADVISORY SERVICES, LLC**
 CRD# 125648
 ALBANY, NY
 09/2023 - 10/2023
- B PURSHE KAPLAN STERLING INVESTMENTS**
 CRD# 35747
 Nashville, TN
 03/2022 - 10/2023

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
Customer Dispute	1
Termination	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 10 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **PKS ADVISORY SERVICES, LLC**

Main Office Address: **80 STATE STREET
ALBANY, NY 12207**

Firm CRD#: **125648**

	U.S. State/ Territory	Category	Status	Date
IA	Tennessee	Investment Adviser Representative	Approved	12/06/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	11/27/2023

Branch Office Locations

80 STATE STREET
ALBANY, NY 12207

1802 Williamson Ct
#101
Brentwood, TN 37027

Employment 2 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**

Main Office Address: **80 STATE STREET
ALBANY, NY 12207**

Firm CRD#: **35747**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	11/21/2023



Broker Qualifications

Employment 2 of 2, continued

SRO	Category	Status	Date
B FINRA	Investment Co./Variable Contracts Prin	Approved	11/21/2023

U.S. State/ Territory	Category	Status	Date
B Alabama	Agent	Approved	12/08/2023
B California	Agent	Approved	11/21/2023
B Florida	Agent	Approved	02/06/2024
B Georgia	Agent	Approved	11/22/2023
B Illinois	Agent	Approved	04/30/2024
B Kentucky	Agent	Approved	12/07/2023
B Oregon	Agent	Approved	12/04/2023
B Tennessee	Agent	Approved	12/04/2023
B Texas	Agent	Approved	01/03/2024
B Virginia	Agent	Approved	01/02/2025

Branch Office Locations

PURSHE KAPLAN STERLING INVESTMENTS

1802 Williamson Ct
Suite 101
Brentwood, TN 37027



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination	Series 26	09/30/1988

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination	Series 6	03/16/1984

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	04/16/2019
B Uniform Securities Agent State Law Examination	Series 63	03/15/1984

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/.

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 07/2022 - 10/2023	TERRA WEALTH	320643	NASHVILLE, TN
IA 09/2023 - 10/2023	PKS ADVISORY SERVICES, LLC	125648	Nashville, TN
B 03/2022 - 10/2023	PURSHE KAPLAN STERLING INVESTMENTS	35747	Nashville, TN
IA 10/2020 - 05/2022	PRIMERICA ADVISORS	10111	BRENTWOOD, TN
B 03/1984 - 05/2022	PFS INVESTMENTS INC.	10111	BRENTWOOD, TN

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
11/2023 - Present	PKS Advisory Services, LLC dba RMJ Advisory	Investment Advisor Representative	Y	Nashville, TN, United States
11/2023 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
06/2008 - Present	Sales Team Pro, LLC	Owner	Y	Nashville, TN, United States
09/2023 - 10/2023	PKS Advisory Services, LLC	Investment Advisor Representative	Y	Nashville, TN, United States
09/2023 - 10/2023	RMJ Small Biz	Owner	N	Nashville, TN, United States
07/2022 - 10/2023	TERRA WEALTH MANAGEMENT, LLC	CHAIRMAN	Y	NASHVILLE, TN, United States
03/2022 - 10/2023	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
01/2023 - 09/2023	ConnectMyBiz LLC	Owner	N	Nashville, TN, United States
02/1991 - 03/2022	PRIMERICA FINANCIAL SERVICES	SALES	Y	BRENTWOOD, TN, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
01/1984 - 03/2022	PFS INVESTMENTS INC.	SALES	Y	BRENTWOOD, TN, 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. Purshe Kaplan Sterling Advisory dba RMJ Advisory. Investment related. At the registered location. Independent Advisor/Agent of PKSA-Registered independent advisory firm. 11/2023. 40hours. 40hours. Meet with clients, handle client business and train other advisors.
2. RMJ Insurance LLC, Fixed Insurance, Life, P&C. Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Insurance Sales. Agent. 03/2022. 10 Hrs/Mo; All During Trading Hours. Insurance Sales.
3. The Money and Business Hour Radio Show. Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Talk Radio. Owner. 02/2019. Time Spent Varies, about 2 hours a week, 1/2 during trading hours. Prerecorded and Live Radio Show that is also a Podcast. No Specific Advice Given.
4. Sales Team Pro. Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Sales Tool App. Owner. 06/2008. 20 Hrs/Mo; Some During Trading Hours. Operate Business.
5. Definet Contact. Not Investment Related. 1802 Williamson Ct. Suite 101 Brentwood, TN. 37027. Technology Services Company. Owner. 06/2008. 5 Hrs/Mo; Some During Trading Hours. Digital Agency that does not Involve Financial Services. Managerial in Nature.
6. RMJ Marketing LLC. Not investment related. 2817 West End. Ave. #388 Nashville, TN. 37203. Encompasses the expansion of the radio show and manages advertising. 5 Hrs/Mo; Some During Trading Hours. Digital Agency that does not Involve Financial Services. Managerial in Nature.
7. Fixed Insurance. Investment related. At the registered location. Fixed insurance. Agent. Agent. 11/13/2023. 10. 10. Provide insurance advice based on the needs of client(s).

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
Customer Dispute	0	1	N/A
Termination	N/A	1	N/A



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.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	PFS INVESTMENTS, INC
Allegations:	FAILED TO LIQUIDATE CLIENT ACCOUNTS WHEN AT MARKET PEAK (NO REDEMPTION ORDER FROM CLIENT)
Product Type:	Mutual Fund(s)
Alleged Damages:	\$20,000.00

Customer Complaint Information

Date Complaint Received:	10/27/2003
Complaint Pending?	No
Status:	Settled
Status Date:	07/20/2004
Settlement Amount:	\$24,000.00
Individual Contribution Amount:	\$0.00



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Employer Name: PFS INVESTMENTS INC.

Termination Type: Permitted to Resign

Termination Date: 03/24/2022

Allegations: MR. MATLOCK WAS SUSPENDED AT THE TIME OF HIS RESIGNATION FOR FAILING TO FOLLOW FIRM RULES FOR OBTAINING APPROVAL FOR AN INVESTMENT SEMINAR WITH THE PUBLIC, WHICH BY HIS ACCOUNT, THOUSANDS OF PEOPLE PARTICIPATED IN VIA ZOOM AND YOUTUBE, AND FOR OTHER POTENTIAL BREACHES OF LEGAL DUTIES. MR. MATLOCK ALSO DEVELOPED A CLIENT RELATIONSHIP MANAGEMENT TOOL WIYHOUT THE FIRM'S APPROVAL AND HELD OTHER PUBLIC-FACING SEMINARS AND SECURITIES TRAININGS IN VIOLATION OF FIRM RULES ON SPEAKING ENGAGEMENTS. MATLOCK ENTERED INTO AGREEMENTS TO BRING HIS CONDUCT INTO COMPLIANCE THAT HE THEN VIOLATED.

Product Type: Other: VARIOUS

Firm Statement The Firm's internal review was completed and Primerica's business disputes with Mr. Matlock have been amicably resolved and related litigation was dismissed.

Reporting Source: Broker

Employer Name: PFS INVESTMENTS INC.

Termination Type: Permitted to Resign

Termination Date: 03/24/2022

Allegations: MR. MATLOCK WAS SUSPENDED AT THE TIME OF HIS RESIGNATION FOR FAILING TO FOLLOW FIRM RULES FOR OBTAINING APPROVAL FOR AN INVESTMENT SEMINAR WITH THE PUBLIC, WHICH BY HIS ACCOUNT, THOUSANDS OF PEOPLE PARTICIPATED IN VIA ZOOM AND YOUTUBE, AND FOR OTHER POTENTIAL BREACHES OF LEGAL DUTIES. MR. MATLOCK ALSO DEVELOPED A CLIENT RELATIONSHIP MANAGEMENT TOOL WIYHOUT THE FIRM'S APPROVAL AND HELD OTHER PUBLIC-FACING SEMINARS AND SECURITIES TRAININGS IN VIOLATION OF FIRM RULES ON SPEAKING



ENGAGEMENTS. MATLOCK ENTERED INTO AGREEMENTS TO BRING HIS CONDUCT INTO COMPLIANCE THAT HE THEN VIOLATED.

Product Type:

Other: VARIOUS

Broker Statement

I have not violated any investment-related statutes, regulations, rules or industry standards of conduct. The alleged investigation regarding a seminar I held and the client relationship management tool I developed in 2018 allegedly triggering an affirmative response to Question 7F is a pretext and is in reality part of a scheme of unfair competition designed to interfere with my right to practice my profession as a registered representative in competition with PFSI. PFSI brought a civil suit against me while I was still affiliated with PFSI claiming that I have violated restrictive covenants in agreements I had with PFSI and its affiliated companies. I have denied those allegations. PFSI then suspended me without pay, after which I voluntarily resigned from PFSI. Now that I have left, PFSI is fearful that other registered representatives may also leave PFSI and will join my new firm. The seminar PFSI refers to did not involve the sale of any securities - in fact, no individual securities were mentioned in it. It was a seminar designed to help fellow Primerica registered representatives run their sales businesses. I conducted at least two more of these seminars in the past and other PFSI representatives have conducted similar presentations in the past without any allegation by PFSI that they violated compliance rules. PFSI has also alleged that I used a customer relations management program that I developed for my use and ultimately for the benefit of the sales force without PFSI having granted it approved "Outside Business Activity" status ("OBA"). This is false. PFSI not only approved the program as an OBA, but contracted with me so PFSI could - and did - use the program for nearly two years, earning the company millions of dollars.

End of Report



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