

BrokerCheck Report

DALE ROBERT POWERS

CRD# 2255475

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 8
Disclosure Events	9



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.

**DALE R. POWERS**

CRD# 2255475

Currently employed by and registered with the following Firm(s):**IA GLOBAL RETIREMENT PARTNERS LLC**

396 Commonwealth Ave.
Unit D-2A
Boston, MA 02215
CRD# 172011
Registered with this firm since: 03/14/2021

B LPL FINANCIAL LLC

396 COMMONWEALTH AVE UNIT D-2A
BOSTON, MA 02215
CRD# 6413
Registered with this firm since: 07/03/2019

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
- 1 U.S. state or territory

This broker has passed:

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

Registration History**This broker was previously registered with the following securities firm(s):****IA ALPHA PENSION GROUP, INC.**

CRD# 171290
BOSTON, MA
06/2019 - 03/2021

IA JOHN HANCOCK PERSONAL FINANCIAL SERVICES, LLC

CRD# 174433
BOSTON, MA
09/2016 - 11/2017

B JOHN HANCOCK DISTRIBUTORS LLC

CRD# 5249
Westwood, MA
04/2015 - 10/2017

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
Criminal	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 1 U.S. state or territory through his or her employer.

Employment 1 of 2

Firm Name: **GLOBAL RETIREMENT PARTNERS LLC**
 Main Office Address: **4340 REDWOOD HIGHWAY
 SUITE B-60
 SAN RAFAEL, CA 94903**
 Firm CRD#: **172011**

	U.S. State/ Territory	Category	Status	Date
IA	Massachusetts	Investment Adviser Representative	Approved	03/14/2021

Branch Office Locations

4340 REDWOOD HIGHWAY
 SUITE B-60
 SAN RAFAEL, CA 94903

396 Commonwealth Ave.
 Unit D-2A
 Boston, MA 02215

Employment 2 of 2

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 Representative	Approved	07/03/2019



Broker Qualifications

Employment 2 of 2, continued

SRO	Category	Status	Date
<div>B</div> FINRA	Invest. Co and Variable Contracts	Approved	07/03/2019
<div>B</div> FINRA	Investment Co./Variable Contracts Prin	Approved	07/03/2019

U.S. State/ Territory	Category	Status	Date
<div>B</div> Massachusetts	Agent	Approved	07/03/2019

Branch Office Locations

LPL FINANCIAL LLC
396 COMMONWEALTH AVE UNIT D-2A
BOSTON, MA 02215



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, 3 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	07/01/1999

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/02/2017
B General Securities Representative Examination	Series 7	12/04/2003
B Investment Company Products/Variable Contracts Representative Examination	Series 6	09/27/1993

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/15/2003
B Uniform Securities Agent State Law Examination	Series 63	11/30/2000

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 06/2019 - 03/2021	ALPHA PENSION GROUP, INC.	171290	BOSTON, MA
IA 09/2016 - 11/2017	JOHN HANCOCK PERSONAL FINANCIAL SERVICES, LLC	174433	BOSTON, MA
B 04/2015 - 10/2017	JOHN HANCOCK DISTRIBUTORS LLC	5249	Westwood, MA
IA 04/2015 - 07/2016	SIGNATOR INVESTORS, INC.	468	WESTWOOD, MA
B 04/2015 - 07/2016	SIGNATOR INVESTORS, INC.	468	WESTWOOD, MA
IA 04/2005 - 04/2015	NEW YORK LIFE INVESTMENT MANAGEMENT LLC	109591	PARSIPPANY, NJ
B 04/2005 - 04/2015	NYLIFE DISTRIBUTORS LLC	35350	WESTWOOD, MA
B 09/2002 - 02/2005	CCO INVESTMENT SERVICES CORP.	39550	JOHNSTON, RI
B 03/2000 - 03/2002	MANULIFE FINANCIAL SECURITIES LLC	5249	BOSTON, MA
B 06/1999 - 04/2000	FULCRUM FINANCIAL ADVISORS, INC.	44972	BOSTON, MA
B 11/1996 - 11/1999	NEW ENGLAND SECURITIES	615	NEW YORK, NY
B 09/1993 - 02/1996	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ

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
01/2021 - Present	Global Retirement Partners, LLC	Licensed Admin.	Y	San Rafael, CA, United States
01/2021 - Present	HUB International, Inc.	W2 Employee	N	Chicago, IL, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
06/2019 - Present	LPL FINANCIAL, LLC	ADMINISTRATIVE ASSOCIATE	Y	BOSTON, MA, United States
05/2019 - Present	ALPHA PENSION GROUP, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	LEXINGTON, MA, United States
10/2017 - Present	WINTER GUARD INTERNATIONAL	CONSULTANT/TRAINER & EVENT MANAGER	N	DAYTON, OH, United States
03/2015 - 10/2017	JOHN HANCOCK	DIRECTOR COMPLIANCE	N	WESTWOOD, MA, United States
04/2015 - 07/2016	SIGNATOR INVESTORS, INC.	REGISTERED REPRESENTATIVE	Y	WESTWOOD, MA, 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.

- 05/01/2008 - DEFENDERS DRUM & BUGLE CORPS INC/ NON-PROFIT BOARD MEMBER/ NOT INVESTMENT RELATED/ 5%/ ROCKLAND, MA
- 01/01/1999 - MASSACHUSETTS DRUM CORPS HALL OF FAME/ NON-PROFIT BOARD MEMBER/ NOT INVESTMENT RELATED/ 2%/ ROCKLAND, MA
- 06/07/2019 - ALPHA PENSION GROUP/ DBA FOR LPL BUSINESS (ENTITY FOR LPL BUSINESS)/ INVESTMENT RELATED/ 0%/ BOSTON, MA
- 09/01/2003 - WINTER GUARD INTERNATIONAL/ OUTSIDE, W-2 EMPLOYMENT/ NOT INVESTMENT RELATED/ 0%/ DAYTON, OH
- 08/15/2019 - Alpha Pension Group, Inc. - Investment related - At reported business location(s) - Registered Investment Advisor Hybrid - start date:5/23/2019 - 20 hrs/mo - 10% time spent.
- 4/15/2021 - HUB International - DBA: HUB Retirement and Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 01/01/2021 - 160 Hours Per Month/160 Hours During Securities Trading.
- 6/15/2021 - Global Retirement Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Started 5/23/2019 - 20 Hours Per Month - Time Spent 10% - I provide investment advisory services through Global Retirement Partners, an independent investment advisor firm. I started this business activity in 5/2019. I expect to spend approximately 20 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at

Registration and Employment History



Other Business Activities, continued

<http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.

8. 6/15/2021 - Global Retirement Partners, LLC - DBA: (Hybrid) HUB Retirement and Wealth Management - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 1/1/2021 - Licensed Admin. - Supports the advisor(s) who will service as an Investment Advisor Representative under the Global Retirement Partners RIA dba HUB Retirement and Wealth Management.

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
Criminal	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.

Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Formal Charges were brought in:	State Court
Name of Court:	Quincy District Court
Location of Court:	Quincy, MA, Norfolk County
Docket/Case #:	81449
Charge Date:	06/19/1978
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Larceny by check.
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	Default Removal
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	03/12/1979
Disposition Date:	03/12/1979
Sentence/Penalty:	Mr. Powers was found Not Guilty and the charges were dismissed.



Broker Statement

Mr. Powers went across country in the summer of 1978 to Colorado. When he returned home he discovered that he had a check that was returned in the mail as unpaid. When he didn't respond the owner filed charges. Upon his return, Mr. Powers made immediate restitution and appeared in court to pay a \$15 fine.

End of Report



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