

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.

CAROL R. HOROWITZ

CRD# 2268648

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

IA **LPL FINANCIAL LLC**

1129 NORTHERN BLVD STE 404
MANHASSET, NY 11030
CRD# 6413
Registered with this firm since: 07/31/2020

B **LPL FINANCIAL LLC**

1129 NORTHERN BLVD STE 404
MANHASSET, NY 11030
CRD# 6413
Registered with this firm since: 07/31/2020

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
- 12 U.S. states and territories

This broker has passed:

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

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? **No**

Registration History

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

B **STIFEL, NICOLAUS & COMPANY, INCORPORATED**

CRD# 793
GARDEN CITY, NY
07/2007 - 08/2020

IA **STIFEL, NICOLAUS & COMPANY, INCORPORATED**

CRD# 793
ST LOUIS, MO
07/2007 - 08/2020

IA **RYAN BECK & CO.**

CRD# 3248
FLORHAM PARK, NJ
01/2002 - 07/2007

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 12 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 Representative	Approved	07/31/2020
U.S. State/ Territory	Category	Status	Date
B California	Agent	Approved	06/29/2023
B Colorado	Agent	Approved	08/05/2020
B Connecticut	Agent	Approved	07/31/2020
B Florida	Agent	Approved	07/31/2020
B Illinois	Agent	Approved	06/29/2023
B Maine	Agent	Approved	06/13/2023
B Maryland	Agent	Approved	07/31/2020
B New Jersey	Agent	Approved	07/31/2020
B New York	Agent	Approved	07/31/2020
IA New York	Investment Adviser Representative	Approved	08/03/2021
B North Carolina	Agent	Approved	09/11/2025
B Virginia	Agent	Approved	07/31/2020

Broker Qualifications



Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Washington	Agent	Approved	11/17/2021

Branch Office Locations

LPL FINANCIAL LLC
1129 NORTHERN BLVD STE 404
MANHASSET, NY 11030

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, 2 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	10/23/1992

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/11/1999
B Uniform Securities Agent State Law Examination	Series 63	01/28/1993

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
B 07/2007 - 08/2020	STIFEL, NICOLAUS & COMPANY, INCORPORATED	793	GARDEN CITY, NY
IA 07/2007 - 08/2020	STIFEL, NICOLAUS & COMPANY, INCORPORATED	793	GARDEN CITY, NY
B 01/2002 - 07/2007	RYAN BECK & CO.	3248	UNIONDALE, NY
IA 01/2002 - 07/2007	RYAN BECK & CO.	3248	UNIONDALE, NY
B 01/2002 - 01/2002	FAHNESTOCK & CO. INC.	249	NEW YORK, NY
B 07/1997 - 01/2002	JOSEPHTHAL & CO., INC.	3227	NEW YORK, NY
B 07/1994 - 07/1997	COMMONWEALTH ASSOCIATES	20833	NEW YORK, NY
B 10/1992 - 07/1994	EMANUEL AND COMPANY	7309	NEW YORK, NY

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
07/2020 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	MANHASSET, NY, United States
07/2007 - 07/2020	STIFEL, NICOLAUS & COMPANY, INCORPORATED	FINANCIAL ADVISOR	Y	UNIONDALE, NY, 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. 1/12/2021 - Book of Brokers LLC - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Producer - Started

Registration and Employment History



Other Business Activities, continued

01/11/2021 - 5 Hours Per Month/1 Hour During Securities Trading.

End of Report



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