BrokerCheck Report

Steven Kent Dear

CRD# 2291373

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.
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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.

Steven K. Dear

CRD# 2291373

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

B **LPL FINANCIAL LLC**
220 TRACE COLONY PARK DRI. #B
RIDGELAND, MS 39157
CRD# 6413
Registered with this firm since: 09/13/2024

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
- 7 U.S. states and territories

This broker has passed:

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

Registration History

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

B **STONEX SECURITIES INC.**
CRD# 18456
JACKSON, MS
07/2011 - 09/2024

B **LIFEMARK SECURITIES CORP.**
CRD# 16204
JACKSON, MS
02/2005 - 08/2011

B **MML INVESTORS SERVICES, INC.**
CRD# 10409
SPRINGFIELD, MA
02/2004 - 09/2004

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
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 7 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	09/13/2024

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	09/19/2024
B	Arkansas	Agent	Approved	09/13/2024
B	Georgia	Agent	Approved	09/13/2024
B	Michigan	Agent	Approved	09/13/2024
B	Mississippi	Agent	Approved	09/13/2024
B	North Carolina	Agent	Approved	10/11/2024
B	Texas	Agent	Approved	09/13/2024

Branch Office Locations

LPL FINANCIAL LLC
220 TRACE COLONY PARK DRI. #B
RIDGELAND, MS 39157

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	11/24/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	11/25/2002
B	Uniform Securities Agent State Law Examination	Series 63	11/19/1992

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	07/2011 - 09/2024	STONEX SECURITIES INC.	18456	JACKSON, MS
B	02/2005 - 08/2011	LIFEMARK SECURITIES CORP.	16204	JACKSON, MS
B	02/2004 - 09/2004	MML INVESTORS SERVICES, INC.	10409	SPRINGFIELD, MA
B	09/2001 - 02/2004	NEW ENGLAND SECURITIES	615	NEW YORK, NY
B	01/1997 - 09/2001	SWS FINANCIAL SERVICES	17587	DALLAS, TX
B	11/1995 - 01/1997	CROWN INVESTMENTS, INC.	36459	JACKSON, MS
B	03/1994 - 12/1995	UNION PLANTERS BROKERAGE SERVICES INC.	27348	
B	04/1993 - 09/1994	W. S. GRIFFITH & CO., INC.	10410	HARTFORD, CT
B	11/1992 - 04/1993	INVESTMENT MANAGEMENT & RESEARCH, INC	6694	ST. PETERSBURG, FL

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
09/2024 - Present	LPL FINANCIAL	REGISTERED REPRESENTATIVE	Y	JACKSON, MS, United States
01/2011 - Present	LARRY J. BAKER REAL ESTATE	SALES	N	JACKSON, MS, United States
07/2011 - 09/2024	STONEX SECURITIES INC	REGISTERED REPRESENTATIVE	Y	JACKSON, MS, United States
01/1997 - 09/2024	WJNT RADIO	WEEKLY RADIO BUSINESS SHOW HOST	N	JACKSON, MS, United States

Registration and Employment History

Employment History, continued

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- 09/2024 / MCP3 Wealth Advisors / DBA for LPL Business (entity for LPL business) / Investment Related / 160 hrs mth / 8 hrs during trading / At reported business location(s)
2- 09/2024 / Bailey/Dear LLC / Real Estate Sales / Investment Related / 12 hrs mth / Start date: 09/27/2012

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.
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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
Termination	N/A	1	N/A

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.

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:	MML INVESTORS SERVICES, INC.
Termination Type:	Discharged
Termination Date:	08/26/2004
Allegations:	CUSTOMER CONFIRMED THAT RR INITIALLED FORM ON CUSTOMER BEHALF WITHOUT PERMISSION
Product Type:	Mutual Fund(s)
Other Product Types:	

Reporting Source:	Broker
Employer Name:	MML INVESTORS, INC.
Termination Type:	Discharged
Termination Date:	08/26/2004
Allegations:	PER U-5 MML ALLEGES THAT I PUT CUSTOMERS INITIALS ON A V.A. APPLICATION FORM WITHOUT CUSTOMER'S PERMISSION. SUBSEQUENT LETTER FROM THE CUSTOMER CONFIRMED THAT PERMISSION WAS GRANTED.
Product Type:	Annuity(ies) - Variable
Other Product Types:	

Broker Statement

CUSTOMER WAS OUT OF TOWN AND WANTED TO OPEN A V.A. ACCOUNT INTO WHICH HE COULD WIRE SOME MONEY. APPLICATION WAS SUBMITTED WITHOUT DRIVERS LICENSE #, HOME PHONE, AND SWEEP OPTION. MML CLAIMED THAT CUSTOMER'S INITIAL WAS REQUIRED TO ADD THIS INFORMATION. AT HIS REQUEST I PUT HIS INITIAL ON THESE AND ONLY THESE ITEMS SO THE ACCOUNT COULD RECEIVE THE FUNDS TO BE TRANSFERRED. CUSTOMER SUBSEQUENTLY PROVIDED WRITTEN CONFIRMATION OF HIS PERMISSION.

End of Report

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