

BrokerCheck Report

Norbert Allen Lach

CRD# 2782344

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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:
 - o 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
 - o 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.

Norbert A. Lach

CRD# 2782344

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

- B** **CHARLES SCHWAB & CO., INC.**
 2423 E Lincoln Dr
 Phoenix, AZ 85016-1215
 CRD# 5393
 Registered with this firm since: 03/04/2025

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:

- 2 Self-Regulatory Organizations
- 52 U.S. states and territories

This broker has passed:

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

Registration History

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

- B** **ASSETMARK BROKERAGE, LLC**
 CRD# 169804
 Phoenix, AZ
 01/2017 - 12/2024
- B** **CHARLES SCHWAB & CO., INC.**
 CRD# 5393
 PHOENIX, AZ
 04/1999 - 12/2015
- B** **GEMISYS SECURITIES CORPORATION**
 CRD# 35794
 CENTENNIAL, CO
 03/1998 - 01/1999

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**



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 2 SROs and is licensed in 52 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **CHARLES SCHWAB & CO., INC.**

Main Office Address: **3000 SCHWAB WAY
WESTLAKE, TX 76262-8104**

Firm CRD#: **5393**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	03/04/2025
B	Nasdaq Stock Market	General Securities Representative	Approved	03/04/2025

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	05/14/2025
B	Alaska	Agent	Approved	05/19/2025
B	Arizona	Agent	Approved	03/04/2025
B	Arkansas	Agent	Approved	05/27/2025
B	California	Agent	Approved	05/14/2025
B	Colorado	Agent	Approved	05/15/2025
B	Connecticut	Agent	Approved	05/14/2025
B	Delaware	Agent	Approved	05/17/2025
B	District of Columbia	Agent	Approved	05/14/2025
B	Florida	Agent	Approved	05/15/2025
B	Georgia	Agent	Approved	05/15/2025

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Hawaii	Agent	Approved	05/15/2025
B	Idaho	Agent	Approved	05/19/2025
B	Illinois	Agent	Approved	05/15/2025
B	Indiana	Agent	Approved	05/22/2025
B	Iowa	Agent	Approved	05/19/2025
B	Kansas	Agent	Approved	05/14/2025
B	Kentucky	Agent	Approved	05/19/2025
B	Louisiana	Agent	Approved	05/14/2025
B	Maine	Agent	Approved	05/16/2025
B	Maryland	Agent	Approved	05/22/2025
B	Michigan	Agent	Approved	05/16/2025
B	Minnesota	Agent	Approved	05/14/2025
B	Mississippi	Agent	Approved	05/14/2025
B	Missouri	Agent	Approved	05/14/2025
B	Montana	Agent	Approved	05/16/2025
B	Nebraska	Agent	Approved	05/14/2025
B	Nevada	Agent	Approved	05/14/2025
B	New Hampshire	Agent	Approved	05/16/2025
B	New Jersey	Agent	Approved	05/14/2025
B	New Mexico	Agent	Approved	05/14/2025
B	New York	Agent	Approved	05/14/2025

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	North Carolina	Agent	Approved	05/14/2025
B	North Dakota	Agent	Approved	05/19/2025
B	Ohio	Agent	Approved	05/14/2025
B	Oklahoma	Agent	Approved	05/14/2025
B	Oregon	Agent	Approved	05/18/2025
B	Pennsylvania	Agent	Approved	05/15/2025
B	Puerto Rico	Agent	Approved	06/04/2025
B	Rhode Island	Agent	Approved	05/15/2025
B	South Carolina	Agent	Approved	05/16/2025
B	South Dakota	Agent	Approved	05/14/2025
B	Tennessee	Agent	Approved	05/15/2025
B	Texas	Agent	Approved	05/14/2025
B	Utah	Agent	Approved	05/14/2025
B	Vermont	Agent	Approved	05/14/2025
B	Virgin Islands	Agent	Approved	05/20/2025
B	Virginia	Agent	Approved	05/15/2025
B	Washington	Agent	Approved	05/15/2025
B	West Virginia	Agent	Approved	05/20/2025
B	Wisconsin	Agent	Approved	05/14/2025
B	Wyoming	Agent	Approved	05/14/2025

Broker Qualifications



Employment 1 of 1, continued Branch Office Locations

CHARLES SCHWAB & CO., INC.
2423 E Lincoln Dr
Phoenix, AZ 85016-1215



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 4 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor - General Module Examination	Series 10	02/14/2000
B General Securities Sales Supervisor - Options Module Examination	Series 9	02/14/2000
B Financial and Operations Principal Examination	Series 27	12/02/1996
B General Securities Principal Examination	Series 24	10/08/1996

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B National Commodity Futures Examination	Series 3	03/24/1997
B General Securities Representative Examination	Series 7	08/28/1996

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	09/06/1996

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 01/2017 - 12/2024	ASSETMARK BROKERAGE, LLC	169804	Phoenix, AZ
B 04/1999 - 12/2015	CHARLES SCHWAB & CO., INC.	5393	PHOENIX, AZ
B 03/1998 - 01/1999	GEMISYS SECURITIES CORPORATION	35794	CENTENNIAL, CO
B 08/1996 - 11/1997	CHICAGO PARTNERSHIP BOARD, INC.	22163	CHICAGO, IL

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
02/2025 - Present	Charles Schwab & Co., Inc	registered rep	Y	Phoenix, AZ, United States
02/2025 - Present	Charles Schwab Bank SSB	shared employee	Y	Phoenix, AZ, United States
12/2024 - 02/2025	Unemployed	unemployed	N	Phoenix, AZ, United States
01/2017 - 12/2024	ASSETMARK BROKERAGE, LLC	Account Operations Reporting Specialist	Y	Phoenix, AZ, United States
01/2017 - 12/2024	ASSETMARK FINANCIAL HOLDINGS, INC.	Account Operations Reporting Specialist	Y	Phoenix, AZ, United States
11/2016 - 01/2017	Rockridge Group	Account Operations Coordinator	Y	Phoenix, AZ, United States
10/2016 - 11/2016	Randstad USA/Vanguard	Financial Processor	Y	Scottsdale, AZ, United States
01/2016 - 10/2016	Unemployed	Unemployed	N	Phoenix, AZ, United States
03/1999 - 12/2015	CHARLES SCHWAB & CO., INC.	SR. SPECIALIST	Y	PHOENIX, AZ, United States

Registration and Employment History



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.

No information reported.

End of Report



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