BrokerCheck Report

LANCE LANE MCCUBBINS

CRD# 3050043

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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.
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Thank you for using FINRA BrokerCheck.

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.

LANCE L. MCCUBBINS

CRD# 3050043

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

B **BROKERSXPRESS LLC**
CRD# 127081
TOOELE, UT
02/2011 - 12/2011

B **PURSHE KAPLAN STERLING INVESTMENTS**
CRD# 35747
TOOELE, UT
11/2010 - 02/2011

B **EDWARD JONES**
CRD# 250
GRANTSVILLE, UT
06/2006 - 09/2010

Disclosure Events

This broker has been involved in one or more disclosure events involving certain final criminal matters, regulatory actions, civil judicial proceedings, or arbitrations or civil litigations.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

https://www.adviserinfo.sec.gov

Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs), states and U.S. territories the broker is currently registered and licensed with, the category of each registration, and the date on which the registration became effective. This section also provides, for each firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.

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 3 principal/supervisory exams, 2 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - Options Module Examination	Series 9	04/27/2001
B	General Securities Sales Supervisor - General Module Examination	Series 10	04/07/2001
B	Investment Company Products/Variable Contracts Principal Examination	Series 26	07/13/1998

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination	Series 7	09/06/2000
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	08/04/1998

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	01/08/2002
B	Uniform Securities Agent State Law Examination	Series 63	07/21/1998
IA	Uniform Investment Adviser Law Examination	Series 65	07/10/1998

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 securities firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	02/2011 - 12/2011	BROKERSXPRESS LLC	127081	TOOELE, UT
B	11/2010 - 02/2011	PURSHE KAPLAN STERLING INVESTMENTS	35747	TOOELE, UT
B	06/2006 - 09/2010	EDWARD JONES	250	GRANTSVILLE, UT
B	03/2005 - 05/2006	MML INVESTORS SERVICES, INC.	10409	SALT LAKE CITY, UT
B	02/1999 - 05/2003	FIDELITY BROKERAGE SERVICES LLC	7784	SMITHFIELD, RI
B	08/1998 - 10/1999	WMA SECURITIES, INC.	32625	DULUTH, GA

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
02/2011 - Present	F2F RETIREMENT, LLC	INVESTMENT ADVISOR	Y	TOOELE, UT, United States

Disclosure Events

What you should know about reported disclosure events:

1. **Disclosure events in BrokerCheck reports come from different sources:**
   - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions are separated by a solid line with the reporting source labeled.

For your convenience, below is a matrix of the number and status of regulatory 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.

	Final	On Appeal
Regulatory Event	1	0

Disclosure Event Details

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.

Regulatory - Final

This type of disclosure event involves a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulator such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	UTAH DIVISION OF SECURITIES
Sanction(s) Sought:	Denial
Other Sanction(s) Sought:	
Date Initiated:	12/27/2001
Docket/Case Number:	SD-01-0150
Employing firm when activity occurred which led to the regulatory action:	STRATEGIC ADVISERS, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	FILING AN INCOMPLETE INVESTMENT ADVISER REPRESENTATIVE APPLICATION
Current Status:	Final
Resolution:	Order
Resolution Date:	01/08/2002
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	ORDER TO DENY APPLICATION FOR INVESTMENT ADVISER REPRESENTATIVE LICENSING IN UTAH.
Regulator Statement	ON NOVEMBER 28, 2001, RESPONDENT FILED AN APPLICATION TO BE LICENSED AS AN INVESTMENT ADVISER REPRESENTATIVE IN UTAH. REVIEW OF THE APPLICATION SHOWED THAT RESPONDENT DID NOT

MEET THE DIVISION'S EXAM REQUIREMENTS FOR AN INVESTMENT ADVISER REPRESENTATIVE LICENSE. ON DECEMBER 24, 2001, THE DIVISION SENT A LETTER VIA CERTIFIED MAIL STATING THAT THE APPLICATION WOULD BE DENIED UNLESS RESPONDENT PROVIDED PROOF OF PASSING REQUIRED EXAM(S), ELIGIBILITY FOR A WAIVER, OR REQUEST TO WITHDRAW HIS APPLICATION PRIOR TO DECEMEBER 20, 2001. THE DIVISION RECEIVED NO RESPONSE TO ITS LETTER. THUS, THE DIVISION ISSUED AN ORDER TO DENY REPSONDENT'S INVESTMENT ADVISER REPRESENTATIVE APPLICATION IN UTAH. FOR MORE INFORMATION, PLEASE VISIT THE DIVISION'S WEB SITE AT: HTTP://WWW.SECURITIES.STATE.UT.US/ACTIONSEVENTS.ASP?DOCKET+NUMBER=SD%2D01%2D0150

Reporting Source:	Broker
Regulatory Action Initiated By:	STATE OF UTAH
Sanction(s) Sought:	Denial
Other Sanction(s) Sought:	
Date Initiated:	01/08/2002
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	FIDELITY INVESTMENTS
Product Type:	Other
Other Product Type(s):	SELLING OF INVESTMENT PRODUCTS AS INVESTMENT ADVISOR.
Allegations:	I TOOK AND PASSED MY SERIES 65 LICENSE THE BEGINNING OF 1998 BEFORE I WAS EMPLOYED WITH FIDELITY INVESTMENTS. WHEN I WAS HIRED ONTO FIDELITY INVESTMENTS ON DEC. 7, 1998, I WAS NOT IN THE ROLE OF AN ACTING INVESTMENT ADVISOR. SO, I DIDN'T USE THE 65 REGISTRATION. THE STATE CHANGED THEIR REGISTRATION REQUIREMENTS IN 2000, BUT SINCE I WASN'T IN THE ROLE, I WASN'T MADE AWARE OF THE CHANGES.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	01/25/2002

Broker Statement

SINCE UTAH CHANGED THEIR REGISTRATION REQUIREMENTS IN 2000, MY SERIES 65 LICENSE EXPIRED THAT I HAD TAKEN IN 1998. SO, I JUST COMPLETED AND PASSED THE SERIES 66 LICENSE, ON 1/8/02 TO UPDATE MY INVESTMENT ADVISOR STATUS. THE STATE OF UTAH ACCEPTED AND I HAVE BEEN APPROVED FOR INVESTMENT ADVISOR STATUS ON 1/25/2002.

End of Report

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