

BrokerCheck Report

Warren Kim

CRD# 4028287

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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.

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.

Warren Kim

CRD# 4028287

Currently employed by and registered with the following Firm(s):**IA LPL FINANCIAL LLC**LAS VEGAS, NV
CRD# 6413

Registered with this firm since: 05/01/2024

B LPL FINANCIAL LLCLAS VEGAS, NV
CRD# 6413

Registered with this firm since: 05/01/2024

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
- 21 U.S. states and territories

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 J.P. MORGAN SECURITIES LLC**CRD# 79
NEW YORK, NY
12/2022 - 06/2024**B J.P. MORGAN SECURITIES LLC**CRD# 79
Tempe, AZ
11/2022 - 06/2024**B INSPEREX LLC**CRD# 101420
DELRAY BEACH, FL
11/2021 - 10/2022

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
Customer Dispute	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 21 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
FINRA	General Securities Representative	Approved	05/01/2024
FINRA	Invest. Co and Variable Contracts	Approved	05/01/2024
FINRA	Investment Co./Variable Contracts Prin	Approved	05/01/2024

U.S. State/ Territory	Category	Status	Date
Arizona	Agent	Approved	05/01/2024
California	Agent	Approved	05/01/2024
Colorado	Agent	Approved	05/01/2024
Connecticut	Agent	Approved	08/20/2024
Florida	Agent	Approved	05/01/2024
Illinois	Agent	Approved	05/01/2024
Indiana	Agent	Approved	02/04/2026
Louisiana	Agent	Approved	05/01/2024
Massachusetts	Agent	Approved	08/18/2025
Michigan	Agent	Approved	05/01/2024

Broker Qualifications



Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Nevada	Agent	Approved	05/01/2024
IA Nevada	Investment Adviser Representative	Approved	05/02/2024
B New Jersey	Agent	Approved	05/01/2024
B New Mexico	Agent	Approved	09/05/2025
B New York	Agent	Approved	05/01/2024
B North Carolina	Agent	Approved	11/04/2025
B Ohio	Agent	Approved	05/01/2024
B Oklahoma	Agent	Approved	09/25/2025
B South Carolina	Agent	Approved	09/16/2024
B Tennessee	Agent	Approved	07/12/2024
B Texas	Agent	Approved	05/01/2024
IA Texas	Investment Adviser Representative	Approved	05/01/2024
B Washington	Agent	Approved	10/01/2024

Branch Office Locations

LPL FINANCIAL LLC
LAS VEGAS, NV

LPL FINANCIAL LLC
2700 SUNSET RD, SUITE 8
LAS VEGAS, NV 89120

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	01/15/2016

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	04/20/2011
B Investment Company Products/Variable Contracts Representative Examination	Series 6	01/12/2000

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	11/26/2022
B Uniform Securities Agent State Law Examination	Series 63	10/05/2001

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 12/2022 - 06/2024	J.P. MORGAN SECURITIES LLC	79	Tempe, AZ
B 11/2022 - 06/2024	J.P. MORGAN SECURITIES LLC	79	Tempe, AZ
B 11/2021 - 10/2022	INSPEREX LLC	101420	DELRAY BEACH, FL
B 02/2021 - 08/2021	AXIO FINANCIAL LLC	118219	Las Vegas, NV
B 03/2015 - 02/2021	GLOBAL ATLANTIC DISTRIBUTORS, LLC	8326	Las Vegas, NV
B 05/2014 - 02/2015	OHIO NATIONAL EQUITIES, INC.	41081	CINCINNATI, OH
B 03/2012 - 03/2014	PROEQUITIES, INC.	15708	BIRMINGHAM, AL
B 11/2011 - 12/2011	SUN LIFE FINANCIAL DISTRIBUTORS, INC.	5496	WELLESLEY HILLS, MA
IA 03/2011 - 11/2011	ING INVESTMENT MANAGEMENT CO.	106494	NEW YORK, NY
B 03/2011 - 11/2011	ING INVESTMENTS DISTRIBUTOR, LLC	37886	WINDSOR, CT
IA 12/2009 - 12/2010	DIRECTED SERVICES LLC	21675	SCOTTSDALE, AZ
B 12/2007 - 12/2010	DIRECTED SERVICES LLC	21675	WEST CHESTER, PA
B 09/2005 - 01/2008	NATIONWIDE INVESTMENT SERVICES CORPORATION	7110	COLUMBUS, OH
B 06/2004 - 10/2005	TOWER SQUARE SECURITIES, INC.	833	EL SEGUNDO, CA
B 01/2000 - 10/2003	AIG SUNAMERICA CAPITAL SERVICES, INC.	13158	JERSEY CITY, NJ

Employment History

Registration and Employment History



Employment History, continued

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
05/2024 - Present	LPL Financial	Registered Rep	Y	Las Vegas, NV, United States
09/2020 - Present	JSWK Co	Employee/Contractor	N	Las Vegas, NV, United States
10/2022 - 05/2024	J. P. Morgan Securities LLC	Registered Representative	Y	Plano, TX, United States
10/2022 - 05/2024	JPMorgan Chase Bank N. A.	Financial Advisor	Y	Plano, TX, United States
10/2021 - 09/2022	INSPEREX LLC	SVP, RIA Market Linked Product Specialist	Y	DELRAY BEACH, FL, United States
08/2021 - 09/2021	Unemployed	Unemployed	N	Las Vegas, NV, United States
02/2021 - 07/2021	Axio Financial LLC	Managing Regional Director	Y	New York, NY, United States
02/2015 - 02/2021	GLOBAL ATLANTIC DISTRIBUTORS, LLC	RVP, EXTERNAL WHOLESALER	Y	HARTFORD, CT, CT, United States
02/2015 - 02/2021	GLOBAL ATLANTIC FINANCIAL COMPANY	RVP, EXTERNAL WHOLESALER	N	HARTFORD, CT, 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. 05/01/2024- Crossroads Financial Services- DBA for LPL Business (entity for LPL business)- Inv Rel- At Reported Business Location (s) - Start date: 4/29/2024
2. 05/01/2024- Non-Variable Insurance- Inv Rel- 48 hrs per mnth- 3 hrs during trading- start date 04/29/2024 48hrs/mnth 3hrs during trading
3. 05/01/2024- JSWK Co, LLC- Real Estate Rental- NV 89148- 1 hr per mnth 0hr during Trading - start date 04/21/2024
4. 10/06/2025 - BNKRS Inc - Insurance Agency - Inv rel - At reported business location(s) - Start date: 08/18/2025 - 1 hr per mnth 0hr during Trading

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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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
Customer Dispute	0	1	N/A



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.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	October 2025: Allegations that annuity contract terms were not adequately explained by advisor
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Over \$5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	11/06/2025
Complaint Pending?	No
Status:	Denied



Status Date: 11/25/2025

Settlement Amount:

Individual Contribution Amount:

Broker Statement

Customer alleges inadequate explanation of annuity surrender period and charges.
Allegations were determined to be unsubstantiated and claim denied.

End of Report



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