

BrokerCheck Report

Julian Eve Locke

CRD# 5664321

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 7



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.



Julian E. Locke

CRD# 5664321

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

IA PERENNIAL FINANCIAL SERVICES
 6321 BURY DR.
 SUITE 10
 EDEN PRAIRIE, MN 55346
 CRD# 286477
 Registered with this firm since: 10/17/2024

B LPL FINANCIAL LLC
 757 CLEVELAND AVE S
 ST PAUL, MN 55116
 CRD# 6413
 Registered with this firm since: 10/17/2024

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
- 11 U.S. states and territories

This broker has passed:

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

Registration History

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

IA EDWARD JONES
 CRD# 250
 ST. LOUIS, MO
 07/2009 - 10/2024

B EDWARD JONES
 CRD# 250
 ST PAUL, MN
 06/2009 - 10/2024

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 1 SRO and is licensed in 11 U.S. states and territories through his or her employer.

Employment 1 of 2

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	10/17/2024

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	10/17/2024
B	California	Agent	Approved	10/17/2024
B	Florida	Agent	Approved	10/17/2024
B	Indiana	Agent	Approved	10/17/2024
B	Kansas	Agent	Approved	10/17/2024
B	Maine	Agent	Approved	10/17/2024
B	Minnesota	Agent	Approved	10/18/2024
B	Missouri	Agent	Approved	10/17/2024
B	New Mexico	Agent	Approved	10/17/2024
B	Ohio	Agent	Approved	07/07/2025
B	Wisconsin	Agent	Approved	10/17/2024

Branch Office Locations



Broker Qualifications

Employment 1 of 2, continued

LPL FINANCIAL LLC
757 CLEVELAND AVE S
ST PAUL, MN 55116

Employment 2 of 2

Firm Name: PERENNIAL FINANCIAL SERVICES
Main Office Address: 11620 WILSHIRE BOULEVARD
SUITE 400
LOS ANGELES, CA 90025
Firm CRD#: 286477

U.S. State/ Territory	Category	Status	Date
IA Minnesota	Investment Adviser Representative	Approved	10/18/2024

Branch Office Locations

11620 WILSHIRE BOULEVARD
SUITE 400
LOS ANGELES, CA 90025

6321 BURY DR.
SUITE 10
EDEN PRAIRIE, MN 55346



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 1 state securities law exam.

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	06/22/2009

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	07/03/2009

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 **2** professional designation(s).

Certified Financial Planner
Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 07/2009 - 10/2024	EDWARD JONES	250	ST PAUL, MN
B 06/2009 - 10/2024	EDWARD JONES	250	ST PAUL, MN

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
10/2024 - Present	LPL Financial LLC	Registered Representative	Y	Eden Prairie, MN, United States
10/2024 - Present	PERENNIAL FINANCIAL SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	LOS ANGELES, CA, United States
04/2009 - 10/2024	EDWARD JONES	FINANCIAL ADVISOR	Y	ST LOUIS, MO, 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. 06/17/2024- Perennial Legacy Insurance Solutions- Inv Rel- Non-Variable Insurance- MN 55346- 20 hrs per mnth- 1 hr during trading- Start Date 10/01/2024
2. 06/17/2024- Perennial Financial Services- DBA for LPL Business (entity for LPL business)- Inv Rel- At Reported Business Location (s)
3. 10/22/2024 - Perennial Financial Services - Registered Investment Advisor DBA - Advisor - Investment Related - At Reported Business Location(s) - Start Date 10/01/2024 - 120 Hours Per Month/ 6 Hours During Trading - I provide investment advisory services through Perennial Investment Advisors, LLC, an independent investment advisor firm. I started this business activity in 10/2024. I expect to spend approximately 120 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
4. 10/22/2024 - Perennial Investment Advisors, LLC - Registered Investment Advisor Hybrid - Advisor - Investment Related - At Reported Business Location(s) - Start Date 10/01/2024 - 120 Hours Per Month/ 8 Hours During Trading - I provide investment advisory services through

Registration and Employment History



Other Business Activities, continued

Perennial Investment Advisors, LLC, an independent investment advisor firm. I started this business activity in 10/2024. I expect to spend approximately 120 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.

5) 05/13/2025 - AJB Wealth Management LLC - Not Investment Related - Business Entity For Tax/Investment Purposes Only - At Reported Business Location(s) - Start Date: 10/17/2024 - 120 Hrs/Mth - 8 Hrs During Trading.

End of Report



This page is intentionally left blank.