

## BrokerCheck Report

**STEPHEN ROGER DIERKS**

CRD# 733393

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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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**STEPHEN R. DIERKS**

CRD# 733393

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:

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

### Registration History

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

- B OSAIC WEALTH, INC.**  
CRD# 23131  
Colorado Springs, CO  
03/2007 - 12/2024
- B UNITED SECURITIES ALLIANCE, INC.**  
CRD# 36487  
COLORADO SPRINGS, CO  
03/2006 - 03/2007
- B WILBANKS SECURITIES, INC.**  
CRD# 40673  
OKLAHOMA CITY, OK  
07/2005 - 03/2006

### 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

### 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) 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 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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> Municipal Securities Principal Examination	Series 53	05/29/2002
<b>B</b> General Securities Principal Examination	Series 24	03/22/1989

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	12/17/1988
<b>B</b> Direct Participation Programs Representative Examination	Series 22	09/30/1982
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	06/09/1981

### State Securities Law Exams

Exam	Category	Date
<b>B</b> <b>IA</b> Uniform Combined State Law Examination	Series 66	03/22/2006
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	04/16/1990

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/](http://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>B</b> 03/2007 - 12/2024	OSAIC WEALTH, INC.	23131	Colorado Springs, CO
<b>B</b> 03/2006 - 03/2007	UNITED SECURITIES ALLIANCE, INC.	36487	COLORADO SPRINGS, CO
<b>B</b> 07/2005 - 03/2006	WILBANKS SECURITIES, INC.	40673	OKLAHOMA CITY, OK
<b>B</b> 10/1995 - 07/2005	NEXUS FINANCIAL, INC.	38528	COLORADO SPRINGS, CO
<b>B</b> 08/1993 - 11/1995	WALNUT STREET SECURITIES, INC.	15840	EL SEGUNDO, CA
<b>B</b> 01/1987 - 08/1993	CONSOLIDATED INVESTMENT SERVICES, INC.	7929	LITTLETON, CO
<b>B</b> 03/1986 - 01/1987	MULTI-FINANCIAL SECURITIES CORPORATION	10299	
<b>B</b> 06/1981 - 12/1984	WADDELL & REED, INC.	866	

### 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
03/2007 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	MASS TRANSFER	Y	COLORADO SPRINGS, CO, United States
11/2006 - Present	RG7 PUBLISHING	PUBLISHER	N	LEAWOOD, KS, United States
03/2006 - Present	NEXUS FINANCIAL, INC.	OWNER	N	COLORADO SPRINGS, CO, United States
04/1996 - Present	SCR, LLC	MEMBER & MANAGER	N	COLORADO SPRINGS, CO, United States



## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
04/1986 - Present	NEXUS FINANCIAL PROGRAMS, INC.	OTHER - PRESIDENT/SALESMAN	Y	COLORADO SPRINGS, CO, 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) NEXUS FINANCIAL PROGRAMS, INC.

POSITION: Owner NATURE: This business is a sub-chapter S corporation that is registered with the Colorado Secretary of State INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 04/01/1986

ADDRESS: 5585 Erindale Drive, Suite 102, Colorado Springs CO 80918, United States

DESCRIPTION: Nexus Financial Programs, Inc. is the DBA for the Osaic Wealth OSJ under Stephen R Dierks. Nexus Financial Programs, Inc. is the name by which my clients have recognized my business since March 1986. This DBA has been approved by every Broker/Dealer with whom I have been registered, including Royal Alliance Associates, Inc. since March 1986. Using this DBA, I have provided services to Municipal and Public Safety Money Purchase Pension Plans, Section 457 Deferred Compensation Plans, Private Sector 401(k) Plans and individual investors since March 1986.

#### 2) STEPHEN R. DIERKS

POSITION: Sales person NATURE: Sole Proprietor INVESTMENT RELATED: Yes NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 4 START DATE: 10/15/2018

ADDRESS: 5585 Erindale Drive, Suit1 102, Colorado Springs CO 80918, United States

DESCRIPTION: Sale of Life, Accident, Health, Medicare Supplement and Medicare Advantage Insurance Policies

#### 3) MERCEDES-BENZ CLUB OF AMERICA EDUCATIONAL FOUNDATION

POSITION: Board Member NATURE: The Mercedes-Benz Club of America Educational Foundation (MBCAEF) was organized as a not for profit entity in 1992 by the largest Mercedes-Benz enthusiast organization in the world -- the Mercedes-Benz Club of America (MBCA) with the goal to share the rich history and heritage of the Mercedes-Benz automobile through education and preservation. Members of our organization donate their time and expertise to work with historians, collectors, enthusiasts and dealerships to gather historical artifacts and seek to preserve them for future generations to enjoy.

At the Educational Foundation we recognize that Mercedes-Benz has a reputation to lead the evolution of the automobile. Since 1885 engineers have been focused on innovating the finest cars in the world with luxury, performance and safety in mind. While preserving history is important, our organization's focus is two fold.

Each year world wide too many drivers fall victim to injuries and death on the world's roadways. A high percentage of these drivers are new and teen drivers. "Safe Drivers, Safe Families" is an initiative launched by the Educational Foundation to help educate teen drivers using classroom instruction and closed course practical application of vital defensive driving tactics.

These educational workshops are held multiple times a year in the United States and Canada. Upon successful completion of the driving curriculum the driver receives a Mercedes-Benz Club of America Educational Foundation certificate. Our driving coaches have decades of safe driving experience and training. The coaches are volunteers and possess a selfless need to help change the driving habits of young drivers.



## Registration and Employment History



### Other Business Activities, continued

Our commitment to education and preservation ensures that the Mercedes-Benz will continue to lead the way in safety and innovation.

INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 1 START DATE: 11/15/2014

ADDRESS: 1907 LeLaray, Colorado Springs CO 80909, United States

DESCRIPTION: Coordinate Education Foundation activities including coordination of Safe Drivers/Safe Families program with Mercedes-Benz Club of America Regional Driving Instructor teams. Develop and implement scholarship program for student drivers. Effect distribution of scholarship funds on behalf of students receiving scholarships. Coordinate and promote Foundation fund-raising activities.

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## 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.
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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
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

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	ROYAL ALLIANCE ASSOCIATES, INC.
<b>Allegations:</b>	CUSTOMER ALLEGED FRONT LOAD SALES CHARGES PERTAINING TO CLASS A MUTUAL FUND PURCHASES WERE NOT DISCLOSED PRIOR TO PURCHASE.
<b>Product Type:</b>	Mutual Fund
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGED DAMAGES EXCEED \$5,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	02/06/2013
<b>Complaint Pending?</b>	No



**Status:** Denied

**Status Date:** 03/04/2013

**Settlement Amount:**

**Individual Contribution Amount:**

## End of Report



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