



IAPD Report

Michael Stephen Wytiaz

CRD# 1080034

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	8 - 9
Disclosure Information	10



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.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

Michael Stephen Wytiaz (CRD# 1080034)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **02/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CHARLES SCHWAB & CO., INC.	CRD# 5393	03/29/2012
IA	CHARLES SCHWAB & CO., INC.	CRD# 5393	04/24/2012

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **49** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	TOUCHSTONE SECURITIES, INC.	1526	CINCINNATI, OH	09/10/2008 - 02/09/2012
B	NATIONWIDE INVESTMENT SERVICES CORPORATION	7110	WINDERMERE, FL	07/30/2002 - 09/09/2008
B	LINCOLN FINANCIAL DISTRIBUTORS, INC.	145	RADNOR, PA	12/31/2000 - 07/19/2002

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

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

The following types of events are disclosed about this representative:

Type	Count
Termination	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **49** jurisdiction(s) and 2 SRO(s) through his or her employer(s).

Employment 1 of 1

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

Main Address: 9800 SCHWAB WAY
LONE TREE, CO 80124

Firm ID#: 5393

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	03/29/2012
B FINRA	General Securities Representative	Approved	03/29/2012
B FINRA	Invest. Co and Variable Contracts	Approved	03/29/2012
B FINRA	Investment Co./Variable Contracts Prin	Approved	03/29/2012
B FINRA	General Securities Sales Supervisor	Approved	11/21/2012
B Nasdaq Stock Market	General Securities Principal	Approved	03/29/2012
B Nasdaq Stock Market	General Securities Representative	Approved	03/29/2012
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	11/21/2012
B Alabama	Agent	Approved	09/13/2016
B Alaska	Agent	Approved	09/06/2018
B Arizona	Agent	Approved	08/26/2016
B Arkansas	Agent	Approved	01/17/2019
B California	Agent	Approved	03/29/2012



Qualifications

Regulator	Registration	Status	Date
B Colorado	Agent	Approved	08/26/2016
B Connecticut	Agent	Approved	10/13/2016
B Delaware	Agent	Approved	10/31/2022
B District of Columbia	Agent	Approved	04/01/2019
B Florida	Agent	Approved	03/30/2012
IA Florida	Investment Adviser Representative	Approved	04/24/2012
B Georgia	Agent	Approved	03/05/2013
B Hawaii	Agent	Approved	01/31/2018
B Idaho	Agent	Approved	02/23/2021
B Illinois	Agent	Approved	08/26/2016
B Indiana	Agent	Approved	02/01/2018
B Iowa	Agent	Approved	01/18/2019
B Kansas	Agent	Approved	03/25/2025
B Kentucky	Agent	Approved	02/02/2018
B Maine	Agent	Approved	10/19/2022
B Maryland	Agent	Approved	08/27/2016
B Massachusetts	Agent	Approved	03/20/2014
B Michigan	Agent	Approved	07/03/2013
B Minnesota	Agent	Approved	10/14/2016



Qualifications

Regulator	Registration	Status	Date
B Mississippi	Agent	Approved	09/06/2018
B Missouri	Agent	Approved	08/26/2016
B Montana	Agent	Approved	03/14/2018
B Nevada	Agent	Approved	10/25/2016
B New Hampshire	Agent	Approved	02/10/2020
B New Jersey	Agent	Approved	08/30/2016
B New Mexico	Agent	Approved	03/26/2025
B New York	Agent	Approved	05/01/2013
B North Carolina	Agent	Approved	11/22/2013
B Ohio	Agent	Approved	04/02/2012
B Oklahoma	Agent	Approved	08/26/2016
B Oregon	Agent	Approved	08/31/2016
B Pennsylvania	Agent	Approved	03/30/2012
B Puerto Rico	Agent	Approved	08/29/2016
B Rhode Island	Agent	Approved	03/15/2018
B South Carolina	Agent	Approved	08/26/2016
B Tennessee	Agent	Approved	12/26/2013
B Texas	Agent	Approved	11/01/2012
IA Texas	Investment Adviser Representative	Restricted	01/11/2022



Qualifications

Regulator	Registration	Status	Date
		Approval	
B Utah	Agent	Approved	08/29/2016
B Vermont	Agent	Approved	09/07/2018
B Virgin Islands	Agent	Approved	04/03/2025
B Virginia	Agent	Approved	08/26/2016
B Washington	Agent	Approved	01/31/2018
B West Virginia	Agent	Approved	10/24/2016
B Wisconsin	Agent	Approved	10/14/2016
B Wyoming	Agent	Approved	01/28/2019

Branch Office Locations

CHARLES SCHWAB & CO., INC.
4848 S Apopka Vineland Rd.
Suite 204
Orlando, FL 32819



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 4 principal/supervisory exams, 3 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	11/20/2012
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	10/30/2012
General Securities Principal Examination (S24)	Series 24	05/29/1996
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/18/1994

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/22/1996
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/01/1982

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	04/23/2012
Uniform Investment Adviser Law Examination (S65)	Series 65	02/01/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	08/03/1983



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** 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 & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	09/10/2008 - 02/09/2012	TOUCHSTONE SECURITIES, INC.	CRD# 1526	CINCINNATI, OH
B	07/30/2002 - 09/09/2008	NATIONWIDE INVESTMENT SERVICES CORPORATION	CRD# 7110	WINDERMERE, FL
B	12/31/2000 - 07/19/2002	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	RADNOR, PA
B	12/14/2000 - 12/31/2000	DELAWARE DISTRIBUTORS, L.P.	CRD# 14232	PHILADELPHIA, PA
B	06/30/1999 - 10/24/2000	NATIONWIDE INVESTMENT SERVICES CORPORATION	CRD# 7110	COLUMBUS, OH
B	12/09/1997 - 06/11/1999	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	WAVERLY, IA
B	09/03/1997 - 11/17/1997	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	01/02/1996 - 07/23/1997	THE ADVISORS GROUP, INC.	CRD# 14035	BETHESDA, MD
B	08/19/1991 - 01/16/1996	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	08/19/1991 - 01/16/1996	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	11/22/1989 - 07/26/1991	CALVERT SECURITIES CORPORATION	CRD# 14035	BETHESDA, MD
B	12/02/1982 - 11/01/1989	MONY SECURITIES CORP.	CRD# 4386	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2015 - Present	S2EE Corporation	PRESIDENT	N	Orlando, FL, United States
05/2012 - Present	STANLE CORPORATION	PRESIDENT/SECRETARY	N	ORLANDO, FL, United States
03/2012 - Present	CHARLES SCHWAB & CO., INC.	INDEPENDENT BRANCH LEADER	Y	ORLANDO, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/1996 - Present	REASSURE AMERICA LIFE INSURANCE COMPANY	REP/AGENT	N	NASHVILLE, TN, United States
12/1995 - Present	JACKSON NATIONAL LIFE INSURANCE COMPANY	REP/AGENT	N	LANSING, MI, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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) Jackson National Life Insurance Co. | Investment Related:No|1 Corporate Way|Lansing|MI|48951|USA|Insurance|None - Receipt of Trailing Commissions|12/1/1995|Less than 20|0|As a Rep/Agent previously I utilized some of Jackson National's products, Life Insurance and Annuities, until late 1990's as needed for customers., 2) Crump | Investment Related:No|4135 N. Front St|Harrisburg|PA|17110|USA|Insurance|Agent|1/4/2010|Less than 20|0|Receive a small amount of trail commissions occasionally, 182.28 in 2016 for LTC trailers. , 3) BIG HAMMER OF FLORIDA, LLC | Investment Related:No|Marine Manufacturing/Services|MANAGING MEMBER|8/5/2022|Less than 20|0|MANAGING MEMBER 50% WITH WENDY WYTIAZ 50%,
- 4) Stanle Corp | Investment Related:No|Other|President|6/15/2009|Less than 20|1|Entity established exclusively in connection with the rep's independent broker relationship with the firm for liability, protection and tax purposes
- 5) Rental House | Investment Related:No|8042 Gray Kingbird Dr. |Winter Garden|Florida|34787|USA|Real Estate (Non-Agent/Broker)|Owner|2/1/2025|Less than 20|1|The trust rents out the home., 6) Boat Rental | Investment Related:No|6300 Pasadena Point Blvd S|Gulfport|Florida|33707|USA|Rental Services (Other than Real Estate)|Owner|1/1/2025|Less than 20|0|Potentially will occasionally rent my boat through Big Hammer of Florida, LLC. Articles attached.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Termination	1

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Individual

Firm Name: THE ADVISORS GROUP, INC.

Termination Type: Discharged

Termination Date: 07/21/1997

Allegations: ALLEGED THAT OUTSIDE BUSINESS ACTIVITY WAS NOT DISCLOSED

Product Type: No Product

Other Product Types:

Broker Statement

NO ACTION AS LISTED ABOVE. LETTER OF CAUTION INFORMAL LETTER NOT INCLUDED IN THE RECORDS OF THE CENTRAL REGISTRATION DEPOSITORY. CASE CLOSED AS I WAS OPENLY PLANNING TO LEAVE THA ACACIA GROUP AND GO ON MY OWN AS AN INDEPENDENT FINANCIAL PLANNER, ACACIA RETALIATED, JUMPED THE GUN AND REACTED AS IF I WERE ALREADY OPERATING ON MY OWN AS AN OUTSIDE BUSINESS. ALL OF MY RECORDS, DOCUMENTS AND INFORMATION CLEARLY ILLUSTRATE THAT NO BUSINESS WAS SET UP OR CONDUCTED THROUGH MSW INVESTMENT PLANNING INC. PRIOR TO MY LEAVING ACACIA. IN ADDITION THERE WAS NO INCOME GENERATED OR RECEIVED THROUGH MSW INVESTMENT PLANNING AND THIS BUSINESS WAS NOT EVEN STRUCTURED (SET UP) UNTIL AFTER MY DEPARTURE FROM ACACIA.



End of Report

This page is intentionally left blank.