



IAPD Report

ALLEN RAY MONTGOMERY

CRD# 1101356

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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

ALLEN RAY MONTGOMERY (CRD# 1101356)

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 **04/09/2015**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CAPSTONE WEALTH MANAGEMENT CORP.	CRD# 165359	10/25/2012

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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
IA	CORNERSTONE SECURITIES LLC	140379	LAKELAND, FL	07/13/2012 - 05/01/2013
B	BROOKSTONE SECURITIES, INC.	13366	LAKELAND, FL	09/19/2006 - 06/22/2012
IA	BROOKSTONE INVESTMENT ADVISORY SERVICES	13366	LAKELAND, FL	09/28/2006 - 06/20/2012

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
Regulatory Event	1
Customer Dispute	2



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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CAPSTONE WEALTH MANAGEMENT CORP.**
Main Address: 5120 S. LAKELAND DRIVE
SUITE 1
LAKELAND, FL 33813
Firm ID#: 165359

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	10/25/2012
IA	Wisconsin	Investment Adviser Representative	Approved	01/17/2013

Branch Office Locations

CAPSTONE WEALTH MANAGEMENT CORP.
5120 S. LAKELAND DRIVE
SUITE 1
LAKELAND, FL 33813




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



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	04/30/1991

General Industry/Product Exams

	Exam	Category	Date
	General Securities Representative Examination (S7)	Series 7	10/19/1985
	Direct Participation Programs Representative Examination (S22)	Series 22	04/09/1984
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/29/1983

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	11/04/2000
	Uniform Securities Agent State Law Examination (S63)	Series 63	04/01/1987

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	07/13/2012 - 05/01/2013	CORNERSTONE SECURITIES LLC	CRD# 140379	LAKELAND, FL
B	09/19/2006 - 06/22/2012	BROOKSTONE SECURITIES, INC.	CRD# 13366	LAKELAND, FL
IA	09/28/2006 - 06/20/2012	BROOKSTONE INVESTMENT ADVISORY SERVICES	CRD# 13366	LAKELAND, FL
IA	11/16/2005 - 09/18/2006	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	LAKELAND, FL
B	11/04/2005 - 09/18/2006	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	LAKELAND, FL
B	10/30/2000 - 12/01/2005	BLUE VASE SECURITIES, LLC	CRD# 46765	LAKELAND, FL
IA	10/30/2000 - 12/01/2005	BLUE VASE SECURITIES, LLC	CRD# 46765	LAKELAND, FL
B	01/19/1990 - 12/01/2000	SECURITIES AMERICA, INC.	CRD# 10205	LAVISTA, NE
B	11/19/1989 - 01/30/1990	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	11/20/1989 - 12/08/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	08/22/1986 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	12/24/1986 - 06/13/1988	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	
B	07/14/1986 - 12/24/1986	IDS SECURITIES CORP.	CRD# 11176	
B	03/30/1983 - 09/12/1986	IDS MARKETING CORPORATION	CRD# 6363	
B	03/30/1983 - 09/11/1986	IDS FINANCIAL SERVICES INC.	CRD# 6320	



Registration & Employment History

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
08/2012 - Present	CAPSTONE WEALTH MANAGEMENT CORP.	PRESIDENT/CCO	Y	LAKELAND, FL, United States
06/2006 - Present	MONTGOMERY RETIREMENT GROUP	PRESIDENT/CHIEF INVESTMENT STRATEGIST	N	LAKELAND, FL, 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.

MONTGOMERY RETIREMENT GROUP LLC IS AND HAS BEEN MY D/B/A FOR MARKETING AND CONTINUITY PURPOSES. WE OFFER FIXED PRODUCTS,LIFE INSURANCE,ANNUITIES,ETC. BUT MRG IS NOT A GENERAL AGENT. AT THE PRESENT TIME I SPEND 40+ HOURS WITH THIS BUSINESS BUT ONCE CAPSTONE WEALTH MANAGEMENT IS AN RIA, VERY LITTLE TIME WILL BE DEVOTED TO MRG, LESS THAN 5 HOURS WEEKLY. WE DO PROVIDE QUALIFIED RETIREMENT PLAN ADMINISTRATION THROUGH MRG. MRG IS LOCATED AT LAKELAND, FL. I AM THE PRESIDENT AND CHIEF INVESTMENT STRATEGIST OF THIS COMPANY AND IT WAS FORMED ON JUNE 1, 2006.



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
Regulatory Event	1
Customer Dispute	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA DIVISION OF SECURITIES
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	11/01/1999
Docket/Case Number:	2835B-S-7/99
Employing firm when activity occurred which led to the regulatory action:	SECURITIES AMERICA, INC.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	
Allegations:	FAILURE TO PROPERLY SUPERVISE AND SELLING AWAY.
Current Status:	Final
Appealed To and Date Appeal Filed:	NA
Resolution:	Order
Resolution Date:	02/29/2000
Sanctions Ordered:	Monetary/Fine \$2,000.00
Other Sanctions Ordered:	



Sanction Details:	NA
Regulator Statement	NA
.....	
Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF FL: DEPT OF BANKING & FINANCE, OFF. OF THE COMPTROLLER.
Sanction(s) Sought:	Other: MONETARY FINE 2,000.00
Date Initiated:	11/01/1999
Docket/Case Number:	FLDBF/2835B-S-7/99
Employing firm when activity occurred which led to the regulatory action:	SECURITIES AMERICA, INC.
Product Type:	Other: COMMON STOCK
Allegations:	FAILURE TO SUPERVISE ADEQUATELY AND FOR PURCHASING 8,000 SHARES OF THE COMMON STOCK OF CAMBRIDGE ENERGY CORP. WITHOUT AUTHORIZATION FROM SECURITIES AMERICA.
Current Status:	Final
Resolution:	Settled
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	02/23/2000
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: NONE
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$2,000.00
Portion Levied against individual:	\$0.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	2/23/2000 PAYMENT OF \$2,000 FINE. AGREEMENT TO CONDUCT BUSINESS AFFAIRS ACCORDING TO APPLICABLE FLORIDA STATUTES.



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BROOKSTONE SECURITIES, INC.
Allegations:	PUTTING CLIENT AT CONSIDERABLE RISK BEYOND WHAT WAS APPROPRIATE FOR MY CIRCUMSTANCES. IMPROPER AND UNSUITABLE SALE OF VARIABLE ANNUITY.
Product Type:	Annuity-Variable
Alleged Damages:	\$65,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	11-00264
Filing date of arbitration/CFTC reparation or civil litigation:	01/12/2011

Customer Complaint Information

Date Complaint Received:	02/02/2011
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	02/02/2011
Settlement Amount:	

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	11-00264
Date Notice/Process Served:	02/02/2011
Arbitration Pending?	No



Disposition: Settled
Disposition Date: 09/13/2012
Monetary Compensation Amount: \$35,000.00
Individual Contribution Amount: \$35,000.00
Broker Statement LOSSES NOT SPECIFIED, THOUGH OBVIOUSLY INTENDED TO BE IN EXCESS OF \$5,000.

Disclosure 2 of 2

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.
Allegations: ACCOUNT RELATED-OTHER
Product Type: Other
Other Product Type(s): UNKNOWN TYPE OF SECURITIES
Alleged Damages: \$47,554.62

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #95-04170](#)
Date Notice/Process Served: 08/31/1995
Arbitration Pending? No
Disposition: Award
Disposition Date: 08/19/1996
Disposition Detail: RESPONDENTS SHALL BE AND HEREBY ARE JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO THE CLAIMANT THE SUM OF \$8,500.00.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.
Allegations: [CUSTOMER] CLAIMS THAT TRANSFERS WITHIN A VARIABLE ANNUITY'S SUB-ACCOUNTS COST HIM \$49,354.62
Product Type: Annuity(ies) - Variable
Alleged Damages: \$47,554.62

Customer Complaint Information

Date Complaint Received: 08/31/1995
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 08/19/1996



Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.: 95-04170](#)

Date Notice/Process Served: 08/31/1995

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 08/19/1996

Monetary Compensation Amount: \$8,500.00

Individual Contribution Amount:

Broker Statement N/A
NOT PROVIDED



End of Report

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