



IAPD Report

Edward Joseph Cwalina

CRD# 1123493

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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

Edward Joseph Cwalina (CRD# 1123493)

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 **04/08/2024**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA HORSE COVE PARTNERS LLC	CRD# 172389	05/17/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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 TRUIST ADVISORY SERVICES, INC.	283390	ALLENTOWN, PA	02/17/2021 - 02/26/2024
B TRUIST INVESTMENT SERVICES, INC.	17499	ALLENTOWN, PA	02/17/2021 - 02/26/2024
IA BB&T SECURITIES, LLC	142785	RICHMOND, VA	01/25/2021 - 02/17/2021

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
Customer Dispute	3



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

Employment 1 of 1

Firm Name: **HORSE COVE PARTNERS LLC**
Main Address: 1899 POWERS FERRY RD SE
SUITE 120
ATLANTA, GA 30339
Firm ID#: 172389

Regulator	Registration	Status	Date
IA Pennsylvania	Investment Adviser Representative	Approved	05/17/2024

Branch Office Locations

HORSE COVE PARTNERS LLC
Center Valley, PA




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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/23/1992

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/17/2000
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/16/1983

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/31/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/21/1985

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	02/17/2021 - 02/26/2024	TRUIST ADVISORY SERVICES, INC.	CRD# 283390	ALLENTOWN, PA
B	02/17/2021 - 02/26/2024	TRUIST INVESTMENT SERVICES, INC.	CRD# 17499	ALLENTOWN, PA
IA	01/25/2021 - 02/17/2021	BB&T SECURITIES, LLC	CRD# 142785	RICHMOND, VA
B	01/22/2021 - 02/17/2021	BB&T SECURITIES, LLC	CRD# 142785	RICHMOND, VA
IA	09/11/2020 - 02/01/2021	HORSE COVE PARTNERS LLC	CRD# 172389	Center Valley, PA
B	08/11/2020 - 01/19/2021	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
B	01/02/2018 - 02/18/2020	BB&T SECURITIES, LLC	CRD# 142785	ALLENTOWN, PA
IA	01/02/2018 - 02/18/2020	BB&T SECURITIES, LLC	CRD# 142785	ALLENTOWN, PA
B	07/13/2016 - 01/02/2018	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	ALLENTOWN, PA
IA	07/13/2016 - 01/02/2018	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	ALLENTOWN, PA
IA	01/21/2014 - 07/12/2016	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	ALLENTOWN, PA
B	10/16/2007 - 07/12/2016	CETERA INVESTMENT SERVICES LLC	CRD# 15340	ALLENTOWN, PA
IA	11/01/2007 - 01/21/2014	CETERA INVESTMENT SERVICES LLC	CRD# 15340	ALLENTOWN, PA
B	02/07/2005 - 10/17/2007	KNBT SECURITIES, INC.	CRD# 115372	BETHLEHEM, PA
IA	05/08/2002 - 01/21/2005	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	ALLENTOWN, PA



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	10/30/2000 - 01/21/2005	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	ST. CLOUD, MN
B	04/28/1983 - 11/07/2000	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
04/2024 - Present	HORSE COVE PARTNERS LLC	EVP - Business Development	Y	Atlanta, GA, United States
02/2021 - 03/2024	TRUIST ADVISORY SERVICES, INC.	ADVISOR	Y	GLEN BURNIE, MD, United States
02/2021 - 03/2024	TRUIST INVESTMENT SERVICES, INC.	FINANCIAL ADVISOR	Y	GLEN BURNIE, MD, United States
01/2021 - 02/2021	BB&T Securities, LLC.	Financial Advisor	Y	Allentown, PA, United States
08/2020 - 01/2021	Horse Cove Partners	Investment Adviser Representative	Y	Atlanta, GA, United States
08/2020 - 01/2021	The Leaders Group, Inc.	Registered Representative	Y	Littleton, CO, United States
03/2020 - 01/2021	JBC Companies	EVP, Business Consultant	N	Fort Wayne, IN, United States
01/2018 - 02/2020	BB&T Securities, LLC	Mass Transfer	Y	Allentown, PA, United States
07/2016 - 02/2020	BBTIS	Regional Sales Manager	Y	Allentown, PA, United States
01/2014 - 07/2016	Cetera Investment Advisers, LLC	Mass Transfer	Y	Allentown, PA, United States
03/2008 - 07/2016	National Penn Bank	Registered Rep	Y	Bethlehem, PA, United States
10/2007 - 07/2016	Cetera Investment Services LLC	Registered Rep	Y	St Cloud, MN, United States



Registration & Employment History



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.

No information reported.



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
Customer Dispute	3

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 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRIMEVEST

Allegations: CUSTOMER ALLEGES THAT PRIMEVEST THROUGH CWALINA PROVIDED DECEPTIVE BROKERAGE SERVICES BY SELLING UNSUITABLE ANNUITIES. OTHER ALLEGATIONS INCLUDE BREACH OF FIDUCIARY DUTY, FAILURE TO SUPERVISE, BREACH OF CONTRACT AMONG OTHERS. SEEKING TREBLE DAMAGES, PLUS COSTS AND PUNITIVE DAMAGES

Product Type: Annuity(ies) - Variable

Other Product Type(s): FIXED ANNUITY

Alleged Damages: \$300,000.00

Customer Complaint Information

Date Complaint Received: 07/20/2006

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/24/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information



Arbitration/Reparation Claim filed with and Docket/Case No.: ARBITRATION BEFORE NASD DISPUTE RESOLUTION DOCKET NO. 072222

Date Notice/Process Served: 08/28/2007

Arbitration Pending? Yes

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRIMEVEST

Allegations: CLIENT ALLEGES THAT IN MAY 2002 SHE PURCHASED A VARIABLE ANNUITY THAT WAS UNSUITABLE AS SHE HAS NO EARNED INCOME

Product Type: Annuity(ies) - Variable

Alleged Damages: \$149,000.00

Customer Complaint Information

Date Complaint Received: 07/20/2006

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/24/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: ARBITRATION BEFORE NASD DISPUTE RESOLUTION NO 072222

Date Notice/Process Served: 08/28/2007

Arbitration Pending? Yes

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIMEVEST FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THAT PRIMEVEST PROVIDED DECEPTIVE BROKERAGE SERVICES BY THE WRONGFUL ACTS OF ITS REGISTERED REPRESENTATIVE BY SELLING UNSUITABLE ANNUITIES. CLIENT ALSO CLAIMES BREACH OF FIDUCIARY DUTY, PRIMEVEST'S FAILURE TO SUPERVISE, BREACH OF CONTRACT, NEGLIGENCE, GROSS NEGLIGENCE AND IS SEEKING DAMAGES, PUNITIVE DAMAGES, INTEREST, COSTS, TREBLE DAMAGES AND ATTORNEY'S FEES AND COSTS.

Product Type: Annuity(ies) - Variable

Other Product Type(s): FIXED ANNUITY

Alleged Damages: \$300,000.00



Customer Complaint Information

Date Complaint Received: 07/20/2006

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/24/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: ARBITRATION BEFORE NASD DISPUTE RESOLUTION. NO. 072222

Date Notice/Process Served: 08/28/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/13/2008

Monetary Compensation Amount: \$75,000.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRIMEVEST FINANCIAL SERVICES, INC

Allegations: CLIENT IS ALLEGING THAT HE REQUESTED THE PRINCIPAL FIRST RIDER BE PLACED ON HIS ANNUITY BUT DID NOT RECEIVE IT. CLIENT IS ALSO ALLEGING THAT HE DID NOT RECEIVE HIS ANNUITY CONTRACT.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$11,000.00

Customer Complaint Information

Date Complaint Received: 06/23/2005

Complaint Pending? No

Status: Closed/No Action

Status Date: 08/01/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement LETTER SENT TO CLIENT EXPLAINING THAT THE PRINCIPAL FIRST RIDER WAS NOT AVAILABLE ON THE ANNUITY UNTIL NOVEMBER 4,2002 AND CLIENT PURCHASED THE ANNUITY ON JANUARY 30, 2001.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIMEVEST FINANCIAL SERVICES, INC.

Allegations: CLIENT IS ALLEGING THAT HE REQUESTED THE PRINCIPAL FIRST RIDER BE PLACED ON HIS ANNUITY BUT DID NOT RECEIVE IT. CLIENT IS ALSO ALLEGING THAT HE DID NOT RECEIVE HIS ANNUITY CONTRACT

Product Type: Annuity(ies) - Variable

Alleged Damages: \$11,000.00

Customer Complaint Information

Date Complaint Received: 06/23/2005

Complaint Pending? No

Status: Closed/No Action

Status Date: 08/01/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement AS REPORTED BY PRIMEVEST: "LETTER SENT TO CLIENT EXPLAINING THAT THE PRINCIPAL FIRST RIDER WAS NOT AVAILABLE ON THE ANNUITY UNTIL NOVEMBER 4, 2002 AND THE CLINET PURCHASED THE ANNUITY ON JANUARY 30, 2001.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES

Allegations: REGARDING TWO TRADITIONAL LIFE INSURANCE POLICIES DIVIDEND WITHDRAWALS AND REINSTATEMENTS, THE CLIENT ALLEGED , "ON MAY 19, 1986, POLICIES D42 040 312 & D42 291 149 WERE REINSTATED WITH FORGED SIGNATURE..."ON MAY 19, 1986, A DIVIDEND DISBURSEMENT FORM WAS USED TO PAY 12 MONTHS OF THE PREMIUM ON POLICY D42 291 149 USING DIVIDENDS WITH A FORGED SIGNATURE..."ON MAY 19, 1986, A DIVIDEND DISBURSEMENT FORM WAS USED TO PAY 12 MONTHS PREMIUM ON POLICY D42 040 312 USING DIVIDENDS WITH A FORGED SIGNATURE."

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 09/24/1999

Complaint Pending? No

Status: Settled

Status Date: 01/27/2000



Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Firm Statement THE COMPANY FOUND NO BASIS TO COMPLY WITH THE CLIENT'S REQUEST TO REINSTATE OR MAKE ADJUSTMENTS TO THE POLICIES. THIS MATTER IS BEING REPORTED CONSISTANT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES CORPORATION

Allegations: REGARDING TWO TRADITIONAL LIFE INSURANCE POLICY DIVIDEND WITHDRAWALS AND REINSTATEMENTS, THE CLIENT ALLEGED, "ON MAY 19, 1986, POLICIES D42-040-312 & D42-291-149 WERE REINSTATED WITH FORGED SIGNATURE... "ON MAY 19,1986,A DIVIDEND DISBURSEMENT FORM WAS USED TO PAY 12 MONTHS OF THE PREMIUM ON POLICY D42-291-149 USING DIVIDENDS WITH A FORGED SIGNATURE..."ON MAY 19, 1986, A DIVIDEND DISBURSEMENT FORM WAS USED TO PAY 12 MONTHS PREMIUM ON POLICY D42-040-312 USING DIVIDENDS WITH A FORGED SIGNATURE."

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 09/24/1999

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE COMPANY IS CURRENTLY INVESTIGATING THIS MATTER AND WILL FILE AN AMENDMENT TO DISCLOSE THE OUTCOME. THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.



End of Report

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