



IAPD Report

WILLIAM STEWART CARPENTER JR

CRD# 1157630

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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.



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

WILLIAM STEWART CARPENTER JR (CRD# 1157630)

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 **01/06/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CENTAURUS FINANCIAL, INC.	CRD# 30833	11/25/2008
IA	CENTAURUS FINANCIAL, INC.	CRD# 30833	12/04/2008

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	INTERSECURITIES, INC.	16164	BIRMINGHAM, AL	01/19/2005 - 12/03/2008
B	INTERSECURITIES, INC.	16164	BIRMINGHAM, AL	11/30/2004 - 12/03/2008
B	CENTAURUS FINANCIAL, INC.	30833	ANAHEIM, CA	09/29/2003 - 12/01/2004

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
Criminal	1
Civil Event	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 **8** jurisdiction(s) and **1** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CENTAURUS FINANCIAL, INC.**

Main Address: 2300 EAST KATELLA AVE
SUITE 200
ANAHEIM, CA 92806

Firm ID#: 30833

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	11/25/2008
B	FINRA	General Securities Representative	Approved	11/25/2008
B	Alabama	Agent	Approved	11/25/2008
IA	Alabama	Investment Adviser Representative	Approved	12/04/2008
B	Arkansas	Agent	Approved	01/12/2009
B	Florida	Agent	Approved	02/24/2009
IA	Florida	Investment Adviser Representative	Approved	01/13/2012
B	Georgia	Agent	Approved	02/18/2009
IA	Georgia	Investment Adviser Representative	Approved	02/14/2012
B	Kentucky	Agent	Approved	07/25/2014
B	Louisiana	Agent	Approved	09/22/2009
IA	Mississippi	Investment Adviser Representative	Approved	08/05/2019
B	Mississippi	Agent	Approved	10/30/2019



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	11/25/2008

Branch Office Locations

CENTAURUS FINANCIAL, INC.
4000 EAGLE POINT CORPORATE DRIVE
BIRMINGHAM, AL 35242



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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	09/04/1990

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	11/17/1984

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/05/1984



PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	01/19/2005 - 12/03/2008	INTERSECURITIES, INC.	CRD# 16164	BIRMINGHAM, AL
B	11/30/2004 - 12/03/2008	INTERSECURITIES, INC.	CRD# 16164	BIRMINGHAM, AL
B	09/29/2003 - 12/01/2004	CENTAURUS FINANCIAL, INC.	CRD# 30833	ANAHEIM, CA
B	01/10/2002 - 09/26/2003	PROEQUITIES, INC.	CRD# 15708	BIRMINGHAM, AL
B	10/24/1995 - 06/28/2000	REGIONS INVESTMENT COMPANY, INC.	CRD# 17618	BIRMINGHAM, AL
B	05/18/1987 - 05/23/1995	UNIVERSAL SECURITIES CORPORATION	CRD# 846	BIRMINGHAM, AL
B	08/11/1986 - 05/27/1987	STERNE, AGEE & LEACH, INC.	CRD# 791	
B	11/21/1984 - 08/19/1986	JOHNSON, LANE, SPACE, SMITH & CO., INC.	CRD# 472	

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
11/2008 - Present	CENTAURUS FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	ORANGE, CA, 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.

EQUITRUST, NON-INVESTMENT RELATED, 4000 EAGLE POINT CORP. DRIVE, BIRMINGHAM, AL 35242, SALE OF FIXED INSURANCE AND/OR FIXED ANNUITIES, AGENT, SINCE 7/1/2013, DEVOTED TIME IS 3 HRS A MONTH, SALES. CARPENTER FINANCIAL SERVICES, NON-INVESTMENT RELATED, 4000 EAGLE POINT CORPORATE DR., BIRMINGHAM, AL 35242, DBA FOR BRANDING PURPOSES ONLY, OWNER, SINCE 1/2/2007. AGENT, WESTERN RESERVE LIFE, 4000 EAGLE POINT CORPORATE DR., BIRMINGHAM, AL 35242. NON INVESTMENT RELATED SINCE 01/2005 AND I SPEND APPROX. ONE HOUR PER MONTH ON THIS ACTIVITY. FIXED & TERM LIFE INSURANCE SALES.



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
Criminal	1
Civil Event	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	MUSCOGEE COUNTY, COLUMBUS, GEORGIA; EXACT DETAILS ARE NO LONGER AVAILABLE. COURT RECORDS DUE TO TIME ARE NO LONGER AVAILABLE.
Charge Date:	04/26/1985
Charge Details:	1) ONE COUNT - RETURNED CHECK (2) MISDEMEANOR (3) GUILTY (4) N/A
Felony?	No
Current Status:	Final
Status Date:	04/26/1985
Disposition Details:	A) CONVICTED (B) 4/26/85 (C) 30 DAYS UNSUPERVISED PROBATION (D) 30 DAYS (E) 4/26/85 (F) \$10 (G) 4/26/85
Broker Statement	I ACCIDENTLY WROTE A BAD CHECK IN APRIL 1985 FOR APPROXIMATELY \$35.00. MY REPAYMENT TO THE MERCHANT GOT TIED UP IN THE MAIL. CHARGES WERE FILED. I PLED GUILTY. THE JUDGE WAS SYMPATHETIC, HOWEVER, I WAS GIVEN 20 DAYS PROBATION AND HAD TO PAY \$10 COURT COSTS. IT WAS THE LIGHTEST SENTENCE UNDER THE LAW.



Civil Event

This disclosure event involves an injunction issued by a foreign or domestic court in connection with investment-related activity, a finding by a domestic or foreign court of a violation of any investment-related statute or regulation, or an action dismissed by a domestic or foreign court pursuant to a settlement agreement.

Disclosure 1 of 1

Reporting Source:	Individual
Initiated By:	Glenda Lyvonne Estes Miles
Relief Sought:	Restitution
Date Court Action Filed:	11/02/2022
Product Type:	Annuity-Variable
Type of Court:	State Court
Name of Court:	Circuit Court of Marion County, Alabama
Location of Court:	Alabama
Docket/Case #:	49-CV-2022-900112.00
Employing firm when activity occurred which led to the action:	Centaurus Financial, Inc.
Allegations:	During the period May 2019 through 2021, an individual claiming to hold a beneficial interest in an annuity alleges that the Registered Representative failed to ensure that an Annuity Service Request Form was properly completed, executed, delivered and/or ultimately effectuated by the annuity company resulting in the annuity company paying out the beneficiary proceeds to the wrong individual.
Current Status:	Pending
Limitations or Restrictions in Effect During Appeal:	None.
Broker Statement	I vehemently deny any wrongdoing and assert that the allegations are completely without merit. The annuity company declined to change the beneficiary of the annuity because the customer printed rather than signed his name on the Annuity Service Request Form. The annuity company notified the customer that it would not accept his request to change the beneficiary without his actual signature. The customer did not take the action requested by the annuity company, and the beneficiary of the annuity was never changed. This matter is between the beneficiary and the annuity company over a situation to which I had no control nor should I be involved with. At all times, I put the customer's interests first and I will vigorously defend this matter to the fullest extent of the law.



End of Report

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