



IAPD Report

STUART RAY GARDNER JR

CRD# 1157748

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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

STUART RAY GARDNER JR (CRD# 1157748)

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 **05/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	04/08/2009
IA	INDEPENDENT ADVISOR ALLIANCE, LLC	CRD# 168267	04/29/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	CHARLOTTE WEALTH MANAGEMENT, LLC	311058	CHARLOTTE, NC	01/28/2021 - 05/15/2026
IA	LPL FINANCIAL LLC	6413	MATTHEWS, NC	04/08/2009 - 01/28/2021
IA	SECURITIES AMERICA ADVISORS, INC.	110518	CHARLOTTE, NC	03/31/2009 - 04/13/2009

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

Employment 1 of 2

Firm Name: **INDEPENDENT ADVISOR ALLIANCE, LLC**
Main Address: 11215 N. COMMUNITY HOUSE RD.
STE. 775
CHARLOTTE, NC 28277
Firm ID#: 168267

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	05/01/2026
IA North Carolina	Investment Adviser Representative	Approved	05/18/2026
IA South Carolina	Investment Adviser Representative	Approved	05/18/2026
IA Texas	Investment Adviser Representative	Restricted Approval	04/29/2026
IA Virginia	Investment Adviser Representative	Approved	05/21/2026

Branch Office Locations

INDEPENDENT ADVISOR ALLIANCE, LLC
3530 Toringdon Way
Ste 108
Charlotte, NC 28277

Employment 2 of 2

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	04/08/2009



Qualifications

Regulator	Registration	Status	Date
B FINRA	General Securities Sales Supervisor	Approved	04/08/2009
B California	Agent	Approved	04/08/2009
B Colorado	Agent	Approved	10/28/2025
B District of Columbia	Agent	Approved	10/30/2025
B Florida	Agent	Approved	01/05/2024
B Georgia	Agent	Approved	04/08/2009
B Maine	Agent	Approved	04/13/2009
B New Jersey	Agent	Approved	04/08/2009
B New Mexico	Agent	Approved	01/26/2024
B North Carolina	Agent	Approved	04/08/2009
B Pennsylvania	Agent	Approved	02/23/2026
B South Carolina	Agent	Approved	04/09/2009
B Tennessee	Agent	Approved	08/16/2016
B Texas	Agent	Approved	05/04/2009
B Virginia	Agent	Approved	04/08/2009

Branch Office Locations

LPL FINANCIAL LLC
3530 TORINGDON WAY STE 108
CHARLOTTE, NC 28277



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/16/2002
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/15/2002

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	08/26/2005
General Securities Representative Examination (S7)	Series 7	07/16/1983

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	12/01/1995
Uniform Securities Agent State Law Examination (S63)	Series 63	07/22/1983

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
IA	01/28/2021 - 05/15/2026	CHARLOTTE WEALTH MANAGEMENT, LLC	CRD# 311058	CHARLOTTE, NC
IA	04/08/2009 - 01/28/2021	LPL FINANCIAL LLC	CRD# 6413	MATTHEWS, NC
IA	03/31/2009 - 04/13/2009	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	CHARLOTTE, NC
B	03/26/2009 - 04/13/2009	SECURITIES AMERICA, INC.	CRD# 10205	CHARLOTTE, NC
B	01/12/2004 - 03/31/2009	AMERIPRISE ADVISOR SERVICES, INC.	CRD# 5979	CHARLOTTE, NC
IA	01/05/2004 - 03/31/2009	AMERIPRISE ADVISOR SERVICES, INC.	CRD# 5979	CHARLOTTE, NC
IA	12/31/2001 - 01/14/2004	WACHOVIA SECURITIES, LLC	CRD# 19616	CHARLOTTE, NC
B	08/28/2001 - 01/14/2004	WACHOVIA SECURITIES, LLC	CRD# 19616	ST. LOUIS, MO
B	05/05/1999 - 10/09/2001	SCOTT & STRINGFELLOW, INC.	CRD# 6255	RICHMOND, VA
B	10/04/1994 - 05/05/1999	SCOTT & STRINGFELLOW, INC.	CRD# 3309	RICHMOND, VA
B	06/06/1989 - 10/10/1994	DEAN WITTER REYNOLDS INC.	CRD# 7556	
B	03/12/1985 - 10/10/1994	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	02/15/1988 - 06/19/1989	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	NEW YORK, NY
B	07/13/1987 - 02/15/1988	E. F. HUTTON & COMPANY INC	CRD# 235	
B	07/21/1983 - 01/25/1985	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	



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
04/2026 - Present	Independent Advisor Alliance	Investment Advisor Representative.	Y	Charlotte, NC, United States
01/2021 - Present	CHARLOTTE WEALTH MANAGEMENT, LLC	MANAGING MEMBER, CCO / Investment Adviser Representative	Y	CHARLOTTE, NC, United States
04/2009 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	CHARLOTTE, NC, United States
04/2009 - 01/2021	LPL FINANCIAL LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	CHARLOTTE, NC, 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) 2026-05-01 - (Hybrid) Independent Advisor Alliance - Registered Investment Advisor Hybrid - Y - 160 - 140 - at reported business location(s) - 2026-03-17 - Investment, insurance and financial planning
- 2) 2026-05-01 - (Hybrid) Charlotte Wealth - Registered Investment Advisor DBA - Y - 160 - 140 - at reported business location(s) - 2026-03-17 - Investment, insurance and financial planning



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:	Individual
Employing firm when activities occurred which led to the complaint:	H&R BLOCK FINANCIAL ADVISORS, INC.
Allegations:	CUSTOMERS ALLEGE ING SENIOR INCOME FUND CLASS A SHARES PURCHASED ON JUNE 22, 2007 DID NOT COMPORT WITH THEIR REQUIRMENTS OR INSTRUCTIONS FOR A CONSERVATIVE, "NO-RISK" INVESTMENT.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$14,000.00

Customer Complaint Information

Date Complaint Received:	08/30/2007
Complaint Pending?	No
Status:	Settled
Status Date:	09/20/2007
Settlement Amount:	\$12,466.72
Individual Contribution Amount:	\$6,233.36
Broker Statement	THE FIRM MADE A BUSINESS DECISION TO SETTLE THE MATTER BY CANCELLING THE TRADE. I DID NOT PARTICIPATE IN THE DECISION TO CANCEL THE TRANSACTION. THE TRADE AT ISSUE WAS CANCELLED RESULTING IN A LOSS TO THE FIRM OF \$12,466.72.

**Disclosure 2 of 3**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SCOTT & STRINGFELLOW

Allegations: CLIENT PURCHASED A VARIABLE ANNUITY FOR \$50,000 IN 10/2000. THE MARKET VALUE FELL FROM \$50,000 TO \$35,000 AND THE CLIENT SENT IN A WRITTEN COMPLAINT ASKING FOR HIS MONEY BACK.

Product Type: Annuity(ies) - Variable

Other Product Type(s): PRODUCT WAS A GUARANTEED RETIREMENT INCOME BENEFIT PROGRAM. 6% COMPOUNDED ANNUAL RATE OF RETURN OVER 7 YEAR PERIOD IF CLIENT ANNUITIZED.

Alleged Damages: \$15,000.00

Customer Complaint Information

Date Complaint Received: 01/01/2001

Complaint Pending? No

Status: Denied

Status Date: 05/01/2001

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement CLIENTS COMPLAINT WAS DENIED BY PRIOR FIRM AND STATE OF NC, NO VALIDITY TO CLAIM TO UNSUITABLE INVESTMENT.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CLAIMANTS ALLEGE THAT RISKS OF INVESTING IN NAKED PUTS ON CAMBRIDGE BIOTECH CORP S STOCK WERE NOT FULLY EXPLAINED TO THEM, AND ARE SEEKING APPROX. \$54,000 IN DAMAGES.

Product Type:

Alleged Damages: \$54,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:



Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: New York Stock Exchange; 1995-004656

Date Notice/Process Served: 03/13/1995

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/29/1995

Monetary Compensation Amount: \$22,500.00

Individual Contribution Amount: \$0.00

Firm Statement

DEAN WITTER AGREED TO PAY THE CUSTOMERS \$22,500 IN SETTLEMENT OF ALL CLAIMS WITHOUT ADMITTING LIABILITY. CLIENTS CLAIM THAT THEY WERE NOT FULLY AWARE OF THE RISKS OF INVESTING IN NAKED PUTS. THE BROKER VEHEMENTLY DENIES THE CHARGES, AND DEAN WITTER INTENDS TO DEFEND AGAINST THEM TO THE FULLEST EXTENT POSSIBLE. MR. GARDNER DENIES THE ALLEGATIONS AGAINST HIM AND DID NOT PARTICIPATE IN THE SETTLEMENT.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: DEAN WITTER REYNOLDS

Allegations: CLAIMANTS ALLEGE THAT RISKS OF INVESTING IN NAKED PUTS ON CAMBRIDGE BIOTECH CORP. STOCK WERE NOT FULLY EXPLAINED TO THEM AND ARE SEEKING APPROX. \$54,000 IN DAMAGES.

Product Type: Options

Alleged Damages: \$54,000.00

Customer Complaint Information

Date Complaint Received: 03/07/1995

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/29/1995

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NEW YORK STOCK EXCHANGE; 1995-004656

Date Notice/Process Served: 03/13/1995



Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	09/29/1995
Monetary Compensation Amount:	\$22,500.00
Individual Contribution Amount:	\$0.00
Broker Statement	DEAN WITTER AGREED TO PAY THE CUSTOMERS \$22,500 IN SETTLEMENT OF ALL CLAIMS WITHOUT ADMITTING LIABILITY. MR. GARDNER DENIES THE ALLEGATIONS AGAINST HIM AND DID NOT PARTICIPATE IN THE SETTLEMENT.



End of Report

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