



IAPD Report

ALBERT PINGREE HERZOG III

CRD# 1187236

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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

ALBERT PINGREE HERZOG III (CRD# 1187236)

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 **09/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	EP WEALTH ADVISORS	CRD# 111147	01/02/2025

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	EXECUTIVE WEALTH MANAGEMENT, LLC	140736	Naples, FL	07/15/2009 - 03/14/2025
B	PRIVATE CLIENT SERVICES, LLC	120222	Brighton, MI	06/01/2017 - 12/12/2022
IA	401K GPS	169877	BRIGHTON, MI	12/03/2013 - 11/16/2017

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



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: **EP WEALTH ADVISORS**
Main Address: 21535 HAWTHORNE BLVD
SUITE 400
TORRANCE, CA 90503
Firm ID#: 111147

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	01/02/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	04/29/2025

Branch Office Locations

EP WEALTH ADVISORS
135 W North St.
Brighton, MI 48116



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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	05/10/1989

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	08/17/1985
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/17/1983

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	04/05/1989

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

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	07/15/2009 - 03/14/2025	EXECUTIVE WEALTH MANAGEMENT, LLC	CRD# 140736	Naples, FL
B	06/01/2017 - 12/12/2022	PRIVATE CLIENT SERVICES, LLC	CRD# 120222	Brighton, MI
IA	12/03/2013 - 11/16/2017	401K GPS	CRD# 169877	BRIGHTON, MI
B	04/07/2009 - 06/02/2017	INVEST FINANCIAL CORPORATION	CRD# 12984	BRIGHTON, MI
IA	04/07/2009 - 06/02/2017	INVEST FINANCIAL CORPORATION	CRD# 12984	BRIGHTON, MI
IA	10/05/2011 - 12/24/2013	401(K) GPS, INC.	CRD# 158948	BRIGHTON, MI
IA	04/15/2008 - 04/14/2009	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	BRIGHTON, MI
B	06/21/1991 - 04/14/2009	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	BRIGHTON, MI
B	10/19/1983 - 06/21/1991	MONY SECURITIES CORP.	CRD# 4386	NEW YORK, NY
B	10/19/1983 - 10/15/1990	THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK	CRD# 2873	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
12/2024 - Present	EP Wealth Advisors, LLC.	Vice President/Partner	Y	Torrance, CA, United States
02/2021 - Present	EWM Tax Solutions, LLC	Owner	N	Brighton, MI, United States
02/2017 - Present	EWM Capital, LLC	Board of Managers	N	Brighton, MI, United States
05/2023 - 12/2024	Executive Wealth Management, LLC	Director, Senior Private Wealth Advisor	Y	Brighton, MI, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2006 - 05/2023	Executive Wealth Management, LLC	Director, Private Wealth Advisor	Y	Brighton, MI, United States
06/2017 - 12/2022	Private Client Services LLC	Registered Representative	Y	Louisville, KY, United States
12/2012 - 11/2017	401(K) GPS, LLC	PRINCIPAL OWNER/PRESIDENT	Y	BRIGHTON, MI, United States
04/2009 - 06/2017	INVEST FINANCIAL CORP.	REGISTERED REP	Y	TAMPA, 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.

- 1) EWM CAPITAL LLC, 135 W. NORTH STREET, BRIGHTON, MI 48116. OWNER - PARENT COMPANY FOR EXECUTIVE WEALTH MANAGEMENT, LLC, EWM INVESTMENT SOLUTIONS AND EXECUTIVE FINANCIAL PLANNING, INC. INVESTMENT RELATED. START 02/2017. 12 HOURS/MO DURING TRADING HOURS.
- 2) EXECUTIVE FINANCIAL PLANNING, INC., 135 W. NORTH ST, STE 1, BRIGHTON, MI, OWNER - CONDUCT DAILY OPERATIONS, INSURANCE AND SECURITIES, INVESTMENT RELATED, START 01/01/1985, 12 HRS/MO, 12 HRS DURING TRADING;
- 3) EXECUTIVE WEALTH MANAGEMENT, 135 W. NORTH ST, STE 1, BRIGHTON, MI 48116, INVESTMENT ADVISORY SERVICES, PRIVATE WEALTH ADVISOR, RIA FOR ADVISORY SERVICES, INVESTMENT RELATED, START 7/2006, 120 HRS/MO, 100 DURING TRADING;
- 4) EWM TAX SOLUTIONS, LLC; NOT INVESTMENT RELATED, 135 W. NORTH STREET, BRIGHTON, MI 48116. MINORITY OWNER, TAX PREPARATION. 0 HOURS/MO DURING TRADING HOURS. 02/2021, ATTEND QUARTERLY BOARD DISCUSSIONS
- 5) HERZOG VENTURES, LLC, INVESTMENT RELATED, INVESTMENT COMPANY CREATED SOLELY FOR PURPOSE OF INVESTING IN NON-PUBLIC BUSINESS ENTITY, MEMBER, 0 HRS/MONTHLY.
- 6) NORTHSTREET PARTNERS, LLC, INVESTMENT RELATED, 135 W NORTH STREET, BRIGHTON MI 48116, COMMERCIAL REAL ESTATE, MINORITY OWNER, 0 HRS/MONTHLY
- 7) HERZOG AND ASSOCIATES, INVESTMENT RELATED, INDEPENDENT FINANCIAL CONSULTING BUSINESS, PRIMARY OWNER, START DATE 01/01/2000, 8HRS/MONTHLY



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

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 Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	05/15/2023
Docket/Case Number:	114229-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Executive Wealth Management, LLC
Product Type:	No Product
Allegations:	Rendered investment advice, from a location within Florida, without being registered by the Office.
Current Status:	Final
Resolution:	Order
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:	05/15/2023
Sanctions Ordered:	Cease and Desist



Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$6,000.00

Portion Levied against individual: \$6,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 05/15/2023

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement

On May 15, 2023, the Office of Financial Regulation (Office) entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Albert Pingree Herzog, III (Herzog). Herzog neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Herzog violated Section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Herzog agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and to pay an administrative fine in the amount of \$6,000. The Office agreed to approve Herzog's application as an associated person (RA) with Executive Wealth Management, LLC effective May 15, 2023.

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Reporting Source: Individual

Regulatory Action Initiated By: Florida Office of Financial Regulation

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 05/15/2023

Docket/Case Number: 114229-SR

Employing firm when activity occurred which led to the regulatory action: Executive Wealth Management, LLC

Product Type: No Product

Allegations: Rendered investment advice, from a location within Florida, without being registered by the Office.

Current Status: Final

Resolution: Order



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:	05/15/2023
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$6,000.00
Portion Levied against individual:	\$6,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	05/15/2023
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	Mr. Herzog neither admitted nor denied the allegations against him. Mr. Herzog agreed to pay the administrative fine to ensure proper registration was granted by the state to conduct business in Florida.



End of Report

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