



IAPD Report

William Joseph Haberman

CRD# 1273944

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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 Joseph Haberman (CRD# 1273944)

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 **12/05/2025**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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 OAKWOOD CAPITAL, INC.	112399	PLYMOUTH, MN	12/09/2013 - 12/05/2025
IA GARDNER ADVISORS INC.	112399	MINNEAPOLIS, MN	06/19/2012 - 12/31/2020

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
Criminal	1
Termination	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 not currently registered as an Investment Adviser Representative.



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 0 principal/supervisory exams, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
No information reported.		

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	01/08/2001

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	12/09/2013 - 12/05/2025	OAKWOOD CAPITAL, INC.	CRD# 112399	PLYMOUTH, MN
IA	06/19/2012 - 12/31/2020	GARDNER ADVISORS INC.	CRD# 112399	MINNEAPOLIS, MN

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
07/2002 - Present	Oakwood Capital Securities, Inc.	Registered Representative	Y	Minneapolis, MN, United States
07/2000 - Present	Oakwood Capital, Inc.	Investment Adviser Representative	Y	Minneapolis, MN, United States
09/1996 - Present	Lifetime Financial Strategies, LLC	Owner of Wealth Management firm	Y	Plymouth, MN, United States
08/1996 - Present	Independent Fixed Insurance Agent	Fixed and Fixed Index Annuities and Insurance sales	Y	Minneapolis, MN, 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.

Independent Fixed Insurance Agent; 12030 28th Avenue N, Plymouth, MN 55441; Works approximately 10 hours per month selling fixed and fixed index insurance and annuity products in this investment-related activity during securities trading hours since 09/1996.

Lifetime Financial Strategies, LLC, a Wealth Management and Financial Planning firm; 12030 28th Avenue N, Plymouth, MN 55441; Owner and insurance agent since 09/1996; Works approximately 80 hours per month during securities trading hours in this investment-related activity.

Oakwood Capital, Inc., an SEC Registered Investment Adviser; 600 Highway 169 S, Ste 1410, Minneapolis, MN 55426; Investment Adviser Representative since 07/14/2000; Works approximately 80 hours per month during securities trading hours in this investment-related activity.



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
Criminal	1
Termination	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:	NATIONAL ASSOCIATION OF DEALERS
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	02/06/1998
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	GARDNER FINANCIAL SERVICES, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	STATUTORY DISQUALIFICATION AFTER PLEADING GUILTY ON 12/29/92 IN THE U.S. DISTRICT COURT FOR THE DISTRICT OF MINNESOTA TO ONE COUNT OF MONEY LAUNDERING.
Current Status:	Final
Resolution:	Decision
Resolution Date:	11/12/1998
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	



Sanction Details: 34-40673; FILE NO. 3-9554).11/12/98 - THE SEC ORDERED THAT THE APPEAL BE DISMISSED.

Regulator Statement

[TOP]2/6/98" RECEIVED NOTIFICATION FROM THE NASDR OFFICE OF GENERAL COUNSEL THAT THE APPLICATION FOR REGISTRATION OF WILLIAM HABERMAN AS A GENERAL SECURITIES REPRESENTATIVE WITH GARDNER FINANCIAL SERVICES, INC. WAS DENIED PURSUANT TO RULE 19D-1 NOTIFICATION WITH THE SEC. HABERMAN BECAME SUBJECT TO A STATUTORY DISQUALIFICATION AFTER PLEADING GUILTY ON 12/29/92 IN THE U.S. DISTRICT COURT FOR THE DISTRICT OF MINNESOTA TO ONE COUNT OF MONEY LAUNDERING. ALLEGEDLY WHILE EMPLOYED AT RESERVE AND TITAN/VALVE, HABERMAN VIOLATED TITLE 31, SECTION 5313(A) OF THE UNITED STATES CODE, BY INVESTING MONEY THAT HE KNEW TO BE THE PROCEEDS OF ILLEGAL ACTIIVITY. THE JUDGE SENTENCED HIM TO A 41-MONTH PRISON TERM, FINED HIM \$7,500, AND ORDERED THAT HE COMPLETE 2 YEARS' PROBATION UPON RELEASE. GARDNER PROPOSES AMONG OTHER THINGS, THAT HABERMAN BE DIRECTLY SUPERVISED BY BUMGARDNER, GARDNER'S PRESIDENT AND CHIEF COMPLIANCE OFFICER. AFTER CAREFUL REVIEW, THE BOARD CONCLUDED THAT THE APPLICATION OF WILLIAM J. HABERMAN FOR ASSOCIATION WITH GARDNER FINANCIAL SERVICES, INC. AS A GENERAL SECURITIES REPRESENTATIVE SHOULD BE DENIED ON PUBLIC INTEREST GROUNDS AND BECAUSE GARDNER IS NOT WELL STRUCTURED TO SUPERVISE AN INDIVIDUAL WHO IS SUBJECT TO A STATUTORY DISQUALIFICATION. THE BOARD IS CONCERNED ABOUT INADEQUATE OVERSIGHT AND SUPPORT FOR HABERMAN. 3/5/98- APPEALED TO THE SEC: 11/17/98JW SEC DIGEST ISSUE 98-220 11/16/98- PROCEEDINGS DISCLOSED: "STATUTORY DISQUALIFICATION OF WILLIAM HABERMAN UPHELD." THE COMMISSION FOUND THAT THE NASD'S DECISION TO DENY THE APPLICATION GAVE PROPER REGARD TO THE PUBLIC INTEREST AND THE PROTECTION OF INVESTORS. (REL. 34-40673; FILE NO. 3-9554).11/12/98 - THE SEC ORDERED THAT THE APPEAL BE DISMISSED.

Reporting Source: Individual

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS (NASD)

Sanction(s) Sought: Denial

Other Sanction(s) Sought: NONE

Date Initiated: 02/06/1998

Docket/Case Number: SD 1399

Employing firm when activity occurred which led to the regulatory action: GARDNER FINANCIAL SERVICES INC.

Product Type: No Product

Other Product Type(s):

Allegations: MR. HABERMAN PLEADED GUILTY TO ONE COUNT OF MONEY LAUNDERING/STRUCTURING 8/19/92. SENTENCED TO 41 MONTHS IN THE CORRECTIONAL FACILITY IN DULUTH, MN AND TWO YEARS SUPERVISED PROBATION. FINE \$7,500.00 US DISTRICT COURT OF MN CASE #: CRIMINAL 3-92-27. DISCHARGED FROM SUPERVISION 11/25/97. HIS NASD STATUS



WAS TERMINATED 8/19/92. HE AND GARDNER FINANCIAL SERVICES (GFS) APPEALED HIS STATUS OF STATUTORY DISQUALIFICATION AS HIS CONVICTION INVOLVED AN IRS STING OPERATION.

Current Status:	Final
Resolution:	Dismissed
Resolution Date:	11/12/1998
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	APPEAL FOR REGISTRATION AS A GENERAL SECURITIES REPRESENTATIVE WITH GARDNER FINANCIAL SERVICES, INC.(GFS) WAS DENIED BY THE BOARD ON PUBLIC INTEREST GROUNDS AND BECAUSE THE BOARD FELT GFS WAS NOT STRUCTURED TO SUPERVISE AN INDIVIDUAL WHO WAS SUBJECT TO STATUTORY DISQUALIFICATION. MR. HABERMAN IS ELIGABLE FOR REINSTATEMENT WITH THE NASD TEN YEARS AFTER HE PLED GUILTY (8/19/92)TO ONE COUNT OF MONEY LAUNDERING/STRUCTURING. HE HAS PASSED THE SERIES 7 AND 66 AND IS WAITING TO BE APPROVED BY THE NASD 8/19/02.
Broker Statement	MR. HABERMAN PLEAD GUILTY ON 8/19/92 TO COUNT ONE OF AN INDICTMENT THAT CHARGED HIM WITH MONEY LAUNDERING IN VIOLATION OF 18 U.S.C. 1956(A)(3). COUNTS 2 -6 WERE DISMISSED.US DISTRICT COURT OF MINNESOTA CASE NUMBER: CRIMINAL 3-92-27. THE CONVICTION RESULTED IN HIS BECOMING A STATUTORY DISQUALIFIED PERSON WITH THE NASD. IN 1998, MR. HABERMAN AND GFS APPEALED THIS DISQUALIFICATION BECAUSE MR. HABERMAN'S CONVICTION WAS THE RESULT OF AN IRS STING OPERATION. THE NASD DENIED THE APPEAL. (SEE QUESTION 12C.)



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: UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA
CASE NUMBER: CRIMINAL 3-92-27

Charge Date: 03/27/1992

Charge Details: 18:1956(A)(3)(B), 1956 (A)(3)(C),& 1961(1)(D)LAUNDERING OF MONETARY INSTRUMENTS CT 1-3 FELONY
31:5322(A)& 5324(3)& 31 103.11 & 103.22 MONEY STRUCTURING CT 4-6 FELONY
SEE DISPOSITION OF CHARGES IN QUESTION #4

Felony? Yes

Current Status: Final

Status Date: 11/25/1997

Disposition Details: PLEA AGREEMENT DATED 8/19/92. PLEAD GUILTY TO COUNT ONE OF THE INDICTMENT WHICH CHAGED MR. HABERMAN WITH MONEY LAUNDERING IN VIOLATION OF 18 U.S.C. 1956(A)(3). COUNTS 2 -6 WERE DISMISSED. SENTENCED TO 41 MONTHS IN THE CORRECTIONAL FACILITY IN DULUTH, MINNESOTA AND TWO YEARS SUPERVISED PROBATION. FINE \$7,500.00. ENTERED DULUTH FACILITY 3/15/93. RELEASED TO HALF-WAY HOUSE 9/95. DISCHARGED FROM SUPERVISION 11/25/97.

Broker Statement FROM AUGUST 1990 THROUGH APRIL 1991 MR. HABERMAN INVESTED \$45,000.00 IN A SERIES OF TRANSACTIONS INVOLVING CASH AND CASHIER'S CHECKS FOR A CLIENT WHO PROVED TO BE AN INFORMANT FOR THE INTERNAL REVENUE SERVICE.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Individual
Firm Name: TITAN VALUE EQUITIES GROUP, INC.
Termination Type: Discharged
Termination Date: 08/19/1992
Allegations: PLEA AGREEMENT DATED 8/19/1992. MR. HABERMAN PLEADED GUILTY TO COUNT I OF AN INDICTMENT WHICH CHARGED HIM WITH MONEY LAUNDERING IN VIOLATION OF 18 U.S.C. 1956(A)(3).
Product Type: No Product
Other Product Types: INDICTMENT INVOLVED MONEY LAUNDERING AND MONEY STRUCTURING.
Broker Statement
FROM AUGUST 1990 THROUGH APRIL 1991 MR. HABERMAN INVESTED \$45,000.00 IN A SERIES OF TRANSACTIONS INVOLVING CASH AND CASHIER'S CHECKS FOR A CLIENT WHO PROVED TO BE AN INFORMANT FOR THE IRS. INDICTMENT FILED UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA 3/27/92. PLEA AGREEMENT REACHED 8/19/92.



End of Report

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