



IAPD Report

CHRISTOPHER CHARLES CAPEZUTO

CRD# 1348854

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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

CHRISTOPHER CHARLES CAPEZUTO (CRD# 1348854)

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 **04/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CENTAURUS FINANCIAL, INC.	CRD# 30833	05/24/1999
IA	FINANCIAL CONCEPTS UNLIMITED, INC.	CRD# 136880	06/11/2013
IA	CENTAURUS FINANCIAL, INC.	CRD# 30833	05/14/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	CENTAURUS FINANCIAL, INC.	30833	LARKSPUR, CA	05/30/2000 - 12/31/2009
B	MONY SECURITIES CORPORATION	4386	NEW YORK, NY	04/10/1992 - 04/06/1999
B	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA	04/09/1985 - 01/21/1991

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
Customer Dispute	2



Report Summary

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 currently registered with 9 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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 Representative	Approved	05/24/1999
B	Arizona	Agent	Approved	05/15/2023
IA	Arizona	Investment Adviser Representative	Approved	05/15/2023
B	California	Agent	Approved	05/24/1999
IA	California	Investment Adviser Representative	Approved	05/14/2015
IA	Connecticut	Investment Adviser Representative	Approved	07/27/2022
B	Florida	Agent	Approved	05/27/1999
IA	Florida	Investment Adviser Representative	Approved	02/01/2021
IA	Idaho	Investment Adviser Representative	Approved	01/15/2021
IA	Kentucky	Investment Adviser Representative	Approved	10/06/2020
B	Massachusetts	Agent	Approved	06/02/1999
IA	Massachusetts	Investment Adviser Representative	Approved	05/03/2021
IA	New Hampshire	Investment Adviser Representative	Approved	04/09/2026



Qualifications

Regulator	Registration	Status	Date
IA South Dakota	Investment Adviser Representative	Approved	08/03/2023

Branch Office Locations

CENTAURUS FINANCIAL, INC.
 700 LARKSPUR LANDING CIRCLE
 SUITE #199
 LARKSPUR, CA 94939

Employment 2 of 2

Firm Name: **FINANCIAL CONCEPTS UNLIMITED, INC.**
 Main Address: 700 LARKSPUR LANDING CIRCLE
 SUITE #199
 LARKSPUR, CA 94939
 Firm ID#: 136880

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	06/11/2013

Branch Office Locations

FINANCIAL CONCEPTS UNLIMITED, INC.
 700 LARKSPUR LANDING CIRCLE
 SUITE #199
 LARKSPUR, CA 94939



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




Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/06/1998
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/04/1985

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	02/26/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/09/1985

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	05/30/2000 - 12/31/2009	CENTAURUS FINANCIAL, INC.	CRD# 30833	LARKSPUR, CA
B	04/10/1992 - 04/06/1999	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
B	04/09/1985 - 01/21/1991	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	04/09/1985 - 01/21/1991	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

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
05/1999 - Present	CENTAURUS FINANCIAL, INC.	NOT PROVIDED	Y	ORANGE, CA, United States
05/1999 - Present	FINANCIAL CONCEPTS UNLIMITED, INC.	PRESIDENT	Y	LARKSPUR, 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.

FINANCIAL CONCEPTS UNLIMITED, INC., INVESTMENT RELATED, 900 LARKSPUR LANDING CIRCLE, SUITE #230, LARKSPUR, CA 94939, OUTSIDE REGISTERED INVESTMENT ADVISOR, PRESIDENT, SINCE 1/1/1997.



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
Customer Dispute	2
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:	Individual
Regulatory Action Initiated By:	State of New York Department of Financial Services
Sanction(s) Sought:	Monetary Penalty other than Fines Other: Stipulation
Date Initiated:	09/20/2021
Docket/Case Number:	CSB-2021-01402622
Employing firm when activity occurred which led to the regulatory action:	Centaurus Financial, Inc.
Product Type:	No Product
Allegations:	The State of New York Department of Financial Services alleged that the Registered Representative provided materially incorrect and untrue information in his April 2021 application for a life broker's license in that he did not disclose an Administrative Action initiated by the State of Massachusetts Division of Insurance against him on or about June 29, 1999.
Current Status:	Final
Resolution:	Stipulation



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:	09/20/2021
Sanctions Ordered:	Monetary Penalty other than Fines Other: In addition to the monetary penalty, the Registered Representative agreed to take all necessary steps to prevent the recurrence of similar violations.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$750.00
Portion Levied against individual:	\$0.00
Payment Plan:	0
Is Payment Plan Current:	
Date Paid by individual:	08/26/2021
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	I vehemently denied any wrongdoing and asserted that the allegations were completely without merit. I firmly believed and had been advised that the matter about which the State of New York initiated their inquiry was not a reportable administrative action. Notwithstanding, in an effort to avoid an expensive and lengthy process, I decided, with advice from counsel and my broker/dealer, to resolve this matter through an agreed upon Stipulation. I paid a nominal fee and have agreed to take all necessary steps to prevent a recurrence of similar violations.



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 2

Reporting Source: Individual

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

Allegations: ALLEGATIONS ARE UNDETERMINABLE CONSIDERING THE LETTER ON THE CLIENT'S BEHALF GIVES NO SPECIFICS REGARDING THE SALE OF A VARIABLE ANNUITY. NO COMPENSATORY DAMAGES SPECIFIED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 06/11/2004

Complaint Pending? No

Status: Denied

Status Date: 09/15/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement THERE ARE NO GROUNDS FOR THE CUSTOMER COMPLAINT AND NO SPECIFIC ALLEGATIONS ALLEGING ANYTHING TO THE CONTRARY.

Disclosure 2 of 2

Reporting Source: Firm

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

Allegations: CLIENT ALLEGES MISREPRESENTATION REGARDING HER VARIABLE UNIVERSAL LIFE INSURANCE POLICIES. CLIENT STATES THAT SHE BELIEVED SHE WAS EXCHANGING POLICIES WHEN IN FACT SHE "HAD TAKEN A LOAN FROM THE FIRST (POLICY) TO PURCHASE A SECOND (POLICY)." DAMAGES ARE NOT SPECIFIED.

Product Type: Insurance

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 09/22/2003

Complaint Pending? No



Status: Denied
Status Date: 10/29/2003

Settlement Amount:

Individual Contribution Amount:
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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MONY SECURITIES CORPORATION

Allegations: CLIENT ALLEGES MISREPRESENTATION REGARDING HER VARIABLE UNIVERSAL LIFE INSURANCE POLICIES. CLIENT STATES THAT SHE BELIEVED SHE WAS EXCHANGING POLICIES WHEN IN FACT SHE "HAD TAKEN A LOAN FROM THE FIRST (POLICY) TO PURCHASE A SECOND (POLICY)." DAMAGES ARE NOT SPECIFIED.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 09/22/2003

Complaint Pending? No

Status: Denied

Status Date: 10/29/2003

Settlement Amount:

Individual Contribution Amount:



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: JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

Termination Type: Discharged

Termination Date: 01/09/1991

Allegations: N/A
ALLEGED MISAPPROPRIATION FAILED TO PROPERLY COMPLETE THE INTENDED PREMIUM PAYMENT FOR AN AUTOMOBILE POLICY TO JOHN HANCOCK PROPERTY AND CASUALTY COMPANY FROM CUSTOMER FUNDS.

Product Type: No Product

Broker Statement

In 1990, I worked in a John Hancock Insurance office. An individual, who was not my client, came into our office and asked to renew his automobile insurance policy. He had no evidence that he had an existing policy with us. We offered to search our systems to find his policy. That search ended without success. After asking the individual multiple questions to assist us in our search for his policy, the individual confessed he had no written evidence of a policy with us. We asked him for his cancelled check and he responded he made his down payment last time with a money order. We asked why it had taken him a full year to come back in, if he had not received confirmation or a policy by mail, but he could not answer that question.

In 1990, John Hancock was trying to dabble in auto insurance and used an antiquated processing system, requiring applications to be sent, through the mail, to a central processing location, with no in-house verification or processing. The application was apparently never received or never sent by the client. No one in the office remembered his initial check, the client or the application. John Hancock, apparently made me the scapegoat, concluding, without evidence or justification, that I did not properly complete the initial transaction. This conclusion was false and John Hancock presented no evidence to support it. I am currently appointed with John Hancock to sell life insurance and other products.



End of Report

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