IAPD Report

JOHN MICHAEL CONVERY

CRD# 1394717

Section Title	Page(s)

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

JOHN MICHAEL CONVERY (CRD# 1394717)

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 **05/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RETIREMENT CAPITAL ADVISORS	CRD# 324060	04/03/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	BROOKSTONE CAPITAL MANAGEMENT LLC	141413	West Palm Beach, FL	10/06/2021 - 07/11/2022
IA	BROOKSTONE WEALTH ADVISORS, LLC	137658	WEST PALM BEACH, FL	12/13/2017 - 07/11/2022
IA	NTB ADVISERS, A DIVISION OF NEIDIGER, TUCKER, BRUNER INC	7425	West Palm Beach, FL	12/11/2015 - 02/02/2017

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	2
Customer Dispute	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RETIREMENT CAPITAL ADVISORS**

Main Address: 2000 PALM BEACH LAKES BLVD
SUITE 734
WEST PALM BEACH, FL 33409

Firm ID#: 324060

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	04/03/2023

Branch Office Locations

RETIREMENT CAPITAL ADVISORS
2000 PALM BEACH LAKES BLVD
SUITE 734
WEST PALM BEACH, FL 33409

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/09/1985

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/30/2011

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	10/06/2021 - 07/11/2022	BROOKSTONE CAPITAL MANAGEMENT LLC	CRD# 141413	West Palm Beach, FL
IA	12/13/2017 - 07/11/2022	BROOKSTONE WEALTH ADVISORS, LLC	CRD# 137658	WEST PALM BEACH, FL
IA	12/11/2015 - 02/02/2017	NTB ADVISERS, A DIVISION OF NEIDIGER, TUCKER, BRUNER INC	CRD# 7425	West Palm Beach, FL
IA	03/12/2013 - 12/31/2015	DYNASTY CAPITAL MANAGEMENT, INC	CRD# 152350	WEST PALM BEACH, FL
B	08/04/1989 - 10/20/1993	PRUCO SECURITIES CORPORATION	CRD# 5685	
B	08/04/1989 - 10/20/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	
B	08/12/1985 - 05/30/1989	EQUICO SECURITIES, INC.	CRD# 6627	
B	08/12/1985 - 05/30/1989	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	

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
10/2022 - Present	Retirement Capital Advisors LLC	Managing Partner	Y	WEST PALM BEACH, FL, United States
07/2006 - Present	EDUCATED WEALTH CENTER, LLC	Managing Member	N	WEST PALM BEACH, FL, United States
07/1992 - Present	Legacy Financial	Founder and CEO	Y	West Palm Beach, FL, United States
12/2017 - 07/2022	Brookstone	Investment Adviser Representative	Y	West Palm Beach, FL, United States
12/2015 - 02/2017	NTB Advisers, a division of Neidiger, Tucker, Bruner Inc.	Investment Advisor Representative	Y	Palm Beach, FL, United States

Registration & Employment History

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.

Insurance agent for Legacy Financial

EDUCATED WEALTH CENTER LLC; INVESTMENT RELATED; 2101 VISTA PARKWAY #244, WEST PALM BEACH, FL 33411; PROVIDES LEADERSHIP AND OVERSIGHT OF OPERATIONS; MANAGING MEMBER; STARTED 07/2006; 5 HOURS/MONTH DEVOTED; 2 HOURS/MONTH DEVOTED DURING SECURITIES TRADING HOURS; Offers insurance and IA services. DBA for IA business.

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	2
Customer Dispute	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 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NEW JERSEY BUREAU OF SECURITIES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Disgorgement Restitution
Date Initiated:	11/22/2002
Docket/Case Number:	ESX-C-389-02
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	TRIARCO ORGANIZATION, INC.
Product Type:	Equity Listed (Common & Preferred Stock)
Allegations:	SECURITIES FRAUD, UNREGISTERED IA, UNREGISTERED B/D AGENT
Current Status:	Final
Action Appealed To:	State Agency or Commission
Date Appeal filed:	01/26/2004
Appeal Limitation Details:	
Resolution:	Consent

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:	01/26/2004
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Restitution Other: CONVERY SHALL COMPLY WITH THE SECURITIES LAW AND SHALL NOT ENGAGE IN ANY ACT OR PRACTICE IN VIOLATION OF THE SECURITIES LAW OR IN FURTHERANCE OF ANY VIOLATION THEREOF.
Monetary Sanction 1 of 2	
Monetary Related Sanction:	Restitution
Total Amount:	$3,665.00
Portion Levied against individual:	$3,665.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Monetary Sanction 2 of 2	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$15,000.00
Portion Levied against individual:	$15,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

Reporting Source:	Individual
Regulatory Action Initiated By:	NEW JERSEY BUREAU OF SECURITIES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Disgorgement
Date Initiated:	04/15/2000
Docket/Case Number:	ESX-C-389-02

Employing firm when activity occurred which led to the regulatory action:	TRIARCO
Product Type:	Insurance
Allegations:	CONDUCTING INVESTMENT ADVISORY AND AS AN AGENT FOR A BROKER DEALER WITHOUT PROPERLY LICENSING
Current Status:	Final
Resolution:	Settled
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	01/26/2004
Sanctions Ordered:	Disgorgement Monetary Penalty other than Fines
Monetary Sanction 1 of 2	
Monetary Related Sanction:	Disgorgement
Total Amount:	$3,665.00
Portion Levied against individual:	$3,665.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	01/26/2004
Was any portion of penalty waived?	No
Amount Waived:	
Monetary Sanction 2 of 2	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$15,000.00
Portion Levied against individual:	$15,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	01/26/2004
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
Sanction(s) Sought:	Revocation
Other Sanction(s) Sought:	CEASE AND DESIST, CIVIL AND ADMINISTRATIVE PENALTIES, FINE, RESTITUTION.
Date Initiated:	05/06/2003
Docket/Case Number:	E03-49
Employing firm when activity occurred which led to the regulatory action:	TRIARCO ORGANIZATION, INC.
Product Type:	Annuity(ies) - Fixed
Other Product Type(s):	
Allegations:	IMPROPER SALES PRACTICES IN SELLING ANNUITIES
Current Status:	Pending
Regulator Statement	ORDER TO SHOW CAUSE ISSUED 5/6/03

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NTB Financial Corporation CRD# 7425
Allegations:	Plaintiffs bring suit to recover their retirement funds (with accumulated earnings and without penalties or fees of any kind) that they were misled into investing in unsuitable annuity contracts as a result of the Defendants' fraudulent inducement, misrepresentations and omissions, negligence, and breach of their common law, statutory and contractual duties to Plaintiffs.
Product Type:	Annuity-Fixed
Alleged Damages:	$15,000.00
Alleged Damages Amount Explanation (if amount not exact):	Plaintiff seeks damages in excess of $15,000
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	15th Judicial Circuit Palm Beach County, Florida
Docket/Case #:	502018CA014609XXXXMB AN
Filing date of arbitration/CFTC reparation or civil litigation:	11/16/2018

Customer Complaint Information

Date Complaint Received:	02/21/2019
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	State Court
Name of Court:	15th Judicial Circuit
Location of Court:	Palm Beach County, Florida
Docket/Case #:	502018CA014609XXXXMB AN

Date Notice/Process Served: 11/27/2018

Litigation Pending? Yes

End of Report

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