IAPD Report

STUART BRADLEY ARAKELIAN

CRD# 1430141

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 BRADLEY ARAKELIAN (CRD# 1430141)

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 **07/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/05/2016
IA	THE WEALTH CONSULTING GROUP	CRD# 173194	06/30/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	MARINER ADVISOR NETWORK	283824	San Ramon, CA	07/08/2016 - 07/02/2026
IA	STRATEGIC WEALTH ADVISORS GROUP	140977	San Ramon, CA	05/06/2016 - 07/08/2016
IA	CETERA ADVISOR NETWORKS LLC	13572	FRESNO, CA	05/01/2001 - 05/11/2016

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	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 currently registered with **3** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **THE WEALTH CONSULTING GROUP**

Main Address: 8925 WEST POST ROAD
2ND FLOOR
LAS VEGAS, NV 89148

Firm ID#: 173194

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	07/01/2026
IA	Texas	Investment Adviser Representative	Approved	06/30/2026

Branch Office Locations

THE WEALTH CONSULTING GROUP
12647 Alcosta Blvd, Suite 165
San Ramon, CA 94583

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	05/05/2016
B	FINRA	Invest. Co and Variable Contracts	Approved	05/05/2016
B	California	Agent	Approved	05/06/2016
B	District of Columbia	Agent	Approved	08/25/2023

Branch Office Locations

Qualifications

LPL FINANCIAL LLC
12647 ALCOSTA BLVD, SUITE 165
SAN RAMON, CA 94583

LPL FINANCIAL LLC
2193 FILLMORE ST
SAN FRANCISCO, CA 94115

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, 4 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
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	12/10/1999
B	Direct Participation Programs Representative Examination (S22)	Series 22	12/19/1988
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/15/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/27/1999

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	07/08/2016 - 07/02/2026	MARINER ADVISOR NETWORK	CRD# 283824	San Ramon, CA
IA	05/06/2016 - 07/08/2016	STRATEGIC WEALTH ADVISORS GROUP	CRD# 140977	San Ramon, CA
IA	05/01/2001 - 05/11/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	FRESNO, CA
B	05/23/1997 - 05/11/2016	CETERA ADVISOR NETWORKS LLC	CRD# 13572	FRESNO, CA
B	06/07/1991 - 07/14/1995	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	06/07/1991 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ
B	04/18/1988 - 05/31/1991	NYLIFE SECURITIES INC.	CRD# 5167	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
06/2026 - Present	WCG WEALTH ADVISORS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SAN RAMON, CA, United States
05/2016 - Present	LPL FINANCIAL, LLC	Registered Representative	Y	San Ramon, CA, United States
05/2016 - 06/2026	MARINER INDEPENDENT ADVISOR NETWORK, LLC	Investment Adviser Representative	Y	San Ramon, 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.

1. 5/5/2016: Arakelian Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 3/22/2016 - 160 Hours Per Month - Time Spent 100%.

2. 4/21/2017 - Investment Related - At Reported Business Location(s) - Real Estate Rental - Start 05/01/2017 - 1 Hour Per

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Month/0 Hours During Securities Trading - Sub-leasing office space.

3. 8/27/2021 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Agent - Started 08/25/2021 - 40 Hours Per Month/5 Hours During Securities Trading - Fixed annuity.

4. 09/29/2023 - AWM, LLC - Not Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Start Date 09/01/2022 - 40 Hours Per Month 30 Hours During Trading

5. 10/19/2023 - Various Fixed Annuity Agencies - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Investment Advisor - Start Date - 06/01/2022 - 2 Hours Per Month/ 0 Hours During Securities Trading

6. 10/04/2024 - CTL, LLC - Business Entity For Tax/Investment Purposes Only - Not Investment Related - At Reported Business Location(s) - Start Date 10/01/2019 - 45 Hours Per Month/ 0 Hours During Trading

7. 10/31/2024 - Enrich360 Wealth Advisors - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business location(s) - Start Date 10/17/2024 - 0 Hours Per Month/ During Trading

8. 01/17/2025- Total Financial and Insurance Services- Non-Variable Insurance- INV Related- At Reported Business Location(s)- Start date 03/01/2025- 10 Hours Per Month

9. 01/28/2025- Empathic Wealth Partners- DBA for LPL Business (entity for LPL business)- INV Related- At Reported Business Location(s)- Start date 01/20/2025

10. 08/05/2025 - Simplicity Group/Total Financial - Non-Variable Insurance- INV Related- At Reported Business Location(s)- Start date 07/23/2025- 10 Hours Per Month

11. 07/01/2026 - WCG Wealth Advisors, LLC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor - IAR - Start Date: 07/01/2026- 160 Hours Per Month/80 Hours During Securities Trading - I provide investment advisory services through WCG WEALTH ADVISORS, LLC, an independent investment advisor firm. I started this business activity in DATE-07/2026. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.

12. 07/01/2026 - WCG Wealth Advisors, LLC - DBA: Empathic Wealth Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Start Date: 07/01/2026 - 160 Hours Per Month/80 Hours During Securities Trading - I provide investment advisory services through WCG WEALTH ADVISORS, LLC, an independent investment advisor firm. I started this business activity in DATE-07/2026. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.

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	1
Termination	1

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:	CETERA ADVISOR NETOWRKS LLC
Allegations:	CLIENT ALLEGED HE PURCHASED AN UNSUITABLE REIT AND VUL.
Product Type:	Direct Investment-DPP & LP Interests Other: VARIABLE UNIVERSAL LIFE
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	AMOUNT UNSPECIFIED
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/02/2014
Complaint Pending?	No
Status:	Denied
Status Date:	06/04/2014

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:	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Termination Type:	Discharged
Termination Date:	06/16/1995
Allegations:	EO1950383 "ALLEGATIONS" THAT I SUBMITTED AND I ENCOURAGED THE AGENTS THAT I SUPERVISED TO SUBMIT FALSE APPLICATION TO GENERATE BOUNUS AND HIT QUOTES. NO CUSTOMER COMPLAINTS OR CLAIMS. INVESTIGATION INITIATED BY PRUCO SECURITIES NOT CUST0MERS.
Product Type:	
Other Product Types:	
Broker Statement	AFTER A THOROUGH INVESTIGATION BY THE NASD, THEY CONCLUDED THAT MY APPLICATIONS IN QUESTION (3) WERE LEGITIMATE WITH FULL DISCLOSURE. ALSO, ALLEGATIONS BY AGENTS WERE DISREGARDED PROBABLY BECAUSE OF LACK OF CREDIBILITY ON THE PART OF AGENTS IN QUESTION. I HAD NO FORMAL ACTION TAKEN BY NASD & NOTHING WILL BE REPORTED TO CENTRAL DEPOSITORY REGISTRY. NASD WAS ALSO VERTY SPECIFIC THAT INVESTIGATION DID NOT HAVE TO BE REPORTED ON U-4. TWO FORMER AGENTS WERE CAUGHT EXCERSISING UNETHICAL SALES PRACTICES-UPON BEING INVESTIGATED THEY STATED THAT AS THEIR SUPERVISOR I ENCOURAGED AND EVERN THREATENED TO TERMINATE IF THEY DID NOT EXCERCISE. PRUDENTIAL UPON THESE ALLEGATIONS LOOKED INTO MY PERSONAL BOOK OF BUS. OVER A 6 YR. PER. THEY FOUND THREE APPS. W/INCONSISTENT SGNATURES. ONE ON MY FATHER & TWO ON MY BEST FRIENDS FOR 25 YRS. ALL INFO. ON APPS. WAS ACCURATE & COMPLETE & SIGNED DECLARATIONS BY THE CLIENTS AUTHORIZING ONE TO SIGN FOR THEM WAS RECEIVED. UPON INVEST. BY NASD ALL APPS. WERE FOUND TO BE LEGIT.(NOT FRAUDULENT) & THE ALLEGATIONS BY AGENTS TO BE DISREGARDED PROBABLY BECAUSE OF LACK OF CREDIB. ON THEIR PART.

End of Report

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