



IAPD Report

RICHARD SCOTT EHRlich

CRD# 1500250

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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

RICHARD SCOTT EHLICH (CRD# 1500250)

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 **11/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SECURE WEALTH, INC.	CRD# 290572	11/17/2017

QUALIFICATIONS

This representative is currently registered in **0** 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	RETIREMENT WEALTH ADVISORS, INC.	137658	Boca Raton, FL	01/25/2016 - 11/20/2017
IA	PRECISION CAPITAL MANAGEMENT	174239	BOCA RATON, FL	04/30/2015 - 01/12/2016
IA	HORTER INVESTMENT MANAGEMENT, LLC	119880	BOCA RATON, FL	12/26/2013 - 03/30/2015

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	2
Financial	2



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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **SECURE WEALTH, INC.**
Main Address: 7280 W. PALMETTO PARK ROAD
SUITE 201N
BOCA RATON, FL 33433
Firm ID#: 290572

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/13/2024
IA	Florida	Investment Adviser Representative	Approved	11/17/2017
IA	North Carolina	Investment Adviser Representative	Approved	08/20/2019

Branch Office Locations

SECURE WEALTH, INC.
7280 W. PALMETTO PARK ROAD
SUITE 201N
BOCA RATON, FL 33433



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	07/13/2000
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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	01/25/2016 - 11/20/2017	RETIREMENT WEALTH ADVISORS, INC.	CRD# 137658	Boca Raton, FL
IA	04/30/2015 - 01/12/2016	PRECISION CAPITAL MANAGEMENT	CRD# 174239	BOCA RATON, FL
IA	12/26/2013 - 03/30/2015	HORTER INVESTMENT MANAGEMENT, LLC	CRD# 119880	BOCA RATON, FL
IA	09/14/2012 - 12/02/2013	PARK AVENUE SECURITIES LLC	CRD# 46173	BOCA RATON, FL
IA	06/11/2010 - 09/30/2010	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	BOCA RATON, FL
IA	11/14/2007 - 05/17/2010	NFP SECURITIES, INC.	CRD# 42046	BOCA RATON, FL
IA	08/09/2000 - 01/03/2003	ALLMERICA INVESTMENT MANAGEMENT CO INC	CRD# 105796	MIAMI LAKES, FL

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
07/2019 - Present	HOWARD CAPITAL MANAGEMENT, INC.	SOLICITOR	Y	ROSWELL, GA, United States
10/2017 - Present	SECURE WEALTH, INC.	President/Investment Advisor Representative	Y	BOCA RATON, FL, United States
01/1997 - Present	EHRlich FINANCIAL GROUP INC.	Insurance Agent	Y	BOCA RATON, FL, United States
07/2019 - 05/2020	WEALTH WATCH ADVISORS, LLC	SOLICITOR	Y	ENGLEWOOD, CO, United States
01/2016 - 10/2017	RETIREMENT WEALTH ADVISORS	Investment Advisor Representative	Y	Boca Raton, 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.

Ehrlich Financial Group D/B/A Secure Wealth Planning Group; 7280 W Palmetto Park Rd Suite 201N, Boca Raton, FL 33433; Started 01/1997; Insurance Sales; owner/president; Independently sell life insurance and annuities. Dedicates 40 hours per week during trading hours.

Howard Capital Management, Inc.; Investment Related; Roswell, GA; Solicitor; Start Date 07/2019; Hours dedicated: 20/month (20/month during trading hours); Submitting client data for analysis used to prepare financial plans/third party money manager

name; Ehrlich Financial Group
investment-related; No
address; 7280 W. Palmetto Park RD STE 201N Boca Raton FL 33433
nature business; life insurance, tax strategy referrals. Paid for introductions and commissions for life insurance
position; President
start date; 2009-10-18
hours/month devoted to business; 1
hours devoted to business during securities trading hours; 1

name; Epic Notes Inc
investment-related; No
address; 7280 W. Palmetto Park Rd STE 201N Boca Raton FL 33433
nature business; a platform for RIA's and institutions to track and allocate customized callable market income linked notes.
position; CEO
start date; 2024-12-18
hours/month devoted to business; 1
hours devoted to business during securities trading hours; 1



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	2
Financial	2

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:	Firm
Employing firm when activities occurred which led to the complaint:	JEFFERSON PILOT SECURITIES CORP
Allegations:	CLIENT IS ALLEGING THAT THE INVESTMENT IS NOT SUITABLE. COMPENSATORY DAMAGES ARE NOT SPECIFIED.
Product Type:	Insurance
Other Product Type(s):	VARIABLE UNIVERSAL LIFE INSURANCE
Alleged Damages:	\$0.00

Customer Complaint Information

Date Complaint Received:	01/09/2004
Complaint Pending?	No
Status:	Denied
Status Date:	06/09/2004

Settlement Amount:

Individual Contribution Amount:

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint: VERAVEST INVESTMENTS INC

Allegations: CLIENT STATES THAT HIS INCOME WAS EXAGGERATED ON CLIENT PROFILE. THEREBY THE CLIENT COULD NOT AFFORD THE POLICY PROPOSED.

Product Type: Insurance

Alleged Damages: \$110,000.00

Customer Complaint Information

Date Complaint Received: 01/12/2004

Complaint Pending? No

Status: Denied

Status Date: 02/12/2004

Settlement Amount:

Individual Contribution Amount:

Firm Statement INCOME AMOUNT WAS ESTIMATED BY CLIENT. NO BASIS FOR RESTITUTION.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: JEFFERSON PILOT SECURITIES CORP

Allegations: CLIENT IS ALLEGING THAT THE INVESTMENT IS NOT SUITABLE. COMPENSATORY DAMAGES ARE NOT SPECIFIED.

Product Type: Insurance

Other Product Type(s): VARIABLE UNIVERSAL LIFE INSURANCE

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/19/2004

Complaint Pending? No

Status: Denied

Status Date: 06/09/2004

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: JEFFERSON PILOT SECURITIES CORP



Allegations: CLIENT ALLEGES THAT THE REPRESENTATIVE MISREPRESENTED THE VARIABLE UNIVERSAL LIFE INSURANCE POLICY. COMPENSATORY DAMAGES ARE NOT SPECIFIED

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 11/19/2003

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/09/2004

Settlement Amount:

Individual Contribution Amount:

Firm Statement REPRESENTATIVE WAS REGISTERED WITH ANOTHER BROKER DEALER AT THE TIME OF SALE.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: JEFFERSON PILOT SECURITIES CORP

Allegations: CLIENT ALLEGES THAT THE REPRESENTATIVE MISREPRESENTED THE VARIABLE UNIVERSAL LIFE INSURANCE POLICY, COMPENSATORY DAMAGES ARE NOT SPECIFIED.

Product Type: Insurance

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 11/19/2003

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/09/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement REPRESENTATIVE WAS REGISTERED WITH ANOTHER BROKER DEALER AT THE TIME OF SALE.



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source: Individual
Action Type: Compromise
Action Date: 09/15/2023
Organization Investment-Related?
Action Pending? No
Disposition: Discharged
Disposition Date: 06/15/2025
If a compromise with creditor, provide:
Name of Creditor: Arlissa Reed
Original Amount Owed: \$8,350.00
Terms Reached with Creditor: Discharged, dismissed satisfied released

Disclosure 2 of 2

Reporting Source: Individual
Action Type: Compromise
Action Date: 06/18/2025
Organization Investment-Related?
Type of Court: State Court
Name of Court:
Location of Court:
Docket/Case #: 502014SC006388XXXXSB
Action Pending? No
Disposition: Dismissed
Disposition Date: 06/18/2025
If a compromise with creditor, provide:
Name of Creditor: Efrosini Barish
Original Amount Owed: \$15,000.00
Terms Reached with Creditor: Alleging business malpractice, negligence, negligent misrepresentation and



twisting (Fla Statue 626.9541) along with damages which exceed \$15,000 and the disposition

Broker Statement

Alleging business malpractice, negligence, negligent misrepresentation and twisting (Fla Statue 626.9541) along with damages which exceed \$15,000 and the disposition



End of Report

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