IAPD Report

KATRINA BOWERS FALKE

CRD# 1541128

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

KATRINA BOWERS FALKE (CRD# 1541128)

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 **05/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	02/14/2018
IA	WEALTHCARE ADVISORY PARTNERS LLC	CRD# 171976	01/04/2021
IA	LPL FINANCIAL LLC	CRD# 6413	11/05/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	FORTIS GROUP ADVISORS LLC	290427	Hartwell, GA	03/01/2018 - 01/04/2021
IA	LPL FINANCIAL LLC	6413	FORT MILL, SC	08/31/2018 - 02/28/2019
IA	LPL FINANCIAL LLC	6413	FORT MILL, SC	02/14/2018 - 07/17/2018

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

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 **21** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 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 Principal	Approved	02/14/2018
B	FINRA	General Securities Representative	Approved	02/14/2018
B	Alabama	Agent	Approved	02/14/2018
B	Arkansas	Agent	Approved	02/14/2018
B	California	Agent	Approved	02/14/2018
B	Colorado	Agent	Approved	02/14/2018
B	Florida	Agent	Approved	02/15/2018
B	Georgia	Agent	Approved	02/14/2018
IA	Georgia	Investment Adviser Representative	Approved	11/05/2025
B	Hawaii	Agent	Approved	02/14/2018
B	Indiana	Agent	Approved	02/14/2018
B	Kentucky	Agent	Approved	02/14/2018
B	Maryland	Agent	Approved	02/14/2018

Qualifications

	Regulator	Registration	Status	Date
B	Missouri	Agent	Approved	02/11/2019
B	Nevada	Agent	Approved	02/14/2018
B	New Jersey	Agent	Approved	02/14/2018
B	North Carolina	Agent	Approved	02/14/2018
B	Ohio	Agent	Approved	02/14/2018
B	Rhode Island	Agent	Approved	11/04/2020
B	South Carolina	Agent	Approved	02/14/2018
B	Tennessee	Agent	Approved	05/11/2026
B	Texas	Agent	Approved	02/14/2018
B	Virginia	Agent	Approved	02/14/2018
B	Washington	Agent	Approved	02/14/2018

Branch Office Locations

LPL FINANCIAL LLC
230 RIVER PARK NORTH DR,
WOODSTOCK, GA 30188

Employment 2 of 2

Firm Name: **WEALTHCARE ADVISORY PARTNERS LLC**

Main Address: 1065 ANDREW DRIVE
WEST CHESTER, PA 19380

Firm ID#: 171976

	Regulator	Registration	Status	Date
IA	Georgia	Investment Adviser Representative	Approved	01/22/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	01/04/2021

Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

WEALTHCARE ADVISORY PARTNERS LLC
230 River Park North Dr
Woodstock, GA 30188

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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	04/06/2004

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	08/16/1986

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/01/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/21/1986

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	03/01/2018 - 01/04/2021	FORTIS GROUP ADVISORS LLC	CRD# 290427	Hartwell, GA
IA	08/31/2018 - 02/28/2019	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
IA	02/14/2018 - 07/17/2018	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
IA	01/06/2004 - 02/16/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	MARIETTA, GA
B	09/25/1989 - 02/14/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	MARIETTA, GA
B	11/09/1995 - 11/28/1995	EDWARD D. JONES & CO., L.P.	CRD# 250	ST. LOUIS, MO
B	01/19/1989 - 10/03/1989	PACIFIC RIM SECURITIES, INC.	CRD# 13155	
B	02/16/1988 - 01/11/1989	POWER SECURITIES CORPORATION	CRD# 15527	
B	08/21/1986 - 02/22/1988	BLINDER, ROBINSON & CO., INC.	CRD# 5096	

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
12/2020 - Present	Wealthcare Advisory Partners, LLC	Investment Advisor Representative	Y	Marietta, GA, United States
02/2018 - Present	LPL Financial, LLC	Registered Representative	Y	Marietta, GA, United States
02/2018 - 12/2020	Fortis Group Advisors, LLC	Investment Adviser Representative	Y	Marietta, GA, United States
09/1989 - 02/2018	INVEST Financial Corp	Registered Rep/OSJ Manager	Y	Tampa, 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.

1. 02/14/2018 - DENALI WEALTH MANAGEMENT - Not Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - OWNER.

2. 10/30/2018 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 10/01/2018 - 10 Hours Per Month/2 Hours During Securities Trading - Writing fixed policies, such as life, disability, medical including medicare supplemental and medicare advantage, and fixed annuity.

3. 1/5/2021 - Wealthcare Advisory Partners LLC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Started 01/04/2021 - 220 Hours Per Month/140 Hours During Securities Trading - I provide investment advisory services through Wealthcare Advisory Partners, LLC, an independent investment advisor firm. I started this business activity in 01/2021. I expect to spend approximately 220 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.

4. 2/2/2021 - Wealthcare Advisory Partners LLC - DBA: (Hybrid) DENALI WEALTH MANAGEMENT - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR/OWNER - Start Date: 01/28/2021 - 10 Hours Per Month/100 Hours During Securities Trading.

5. 8/12/2021 - ALLOU INC - Investment Related - 2440 Sandy Plains Rd, Bldg #23 Marietta, GA 30066 - Real Estate Rental - Start Date: 6/14/2021 - 1 Hours Per Month/0 Hours During Securities Trading - Sub S created to own real estate that houses one of our offices

6. 07/11/2023 - The Falke Group Wealth Management - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Start Date 07/01/2023 - 200 Hours Per Month/ 200 Hours During Trading

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

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: INVEST FINANCIAL CORP.

Allegations: CLIENT ALLEGED SUITABILITY VIOLATIONS REGARDING RECOMMENDATION OF PURCHASE OF COMMON STOCK.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $6,280.00

Customer Complaint Information

Date Complaint Received: 09/06/2001

Complaint Pending? No

Status: Denied

Status Date: 09/17/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement COMPLAINT DENIED AS CUSTOMER'S NEW ACCT DOCS AND PAST TRADING HISTORY DID NOT SUPPORT CLAIMS MADE IN COMPLAINT.

Disclosure 2 of 2

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint:	INVEST FINANCIAL CORPORATION
Allegations:	SUITABILITY
Product Type:	
Alleged Damages:	$112,230.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #96-02700
Date Notice/Process Served:	07/19/1996
Arbitration Pending?	No
Disposition:	Other
Disposition Date:	04/08/1997
Disposition Detail:	AWARD AGAINST PARTY ACTUAL/COMPENSATORY DAMAGES, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT $41,850.00 JOINTLY AND SEVERALLY

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INVEST FINANCIAL CORPORATION
Allegations:	CLIENTS INVESTED $100,000 INTO THE KRUPP GOV`T INCOME TRUST, WHICH INITIALLY PAID 8.5% DIVIDEND. AFTER 2 YEARS, DIVIDEND WAS DROPPED TO 6 1/2%. THE DIVIDEND INCLUDED INTEREST & PRINCIPAL. CLIENTS CLAIM THE INVESTMENT WAS MISLEADING AND STATED THEY NEVER SHOULD HAVE BEEN PLACED IN IT. THEY ALSO CLAIM THEY DID NOT KNOW THE INVESTMENT WOULD ALSO RETURN PRINCIPAL. CLIENTS WERE REQUESTING $100,000 PLUS 8.5% INTEREST FOR 5 YEARS, LESS THE DIVIDEND THEY ACTUALLY RECEIVED ($100,000 PLUS $52,730 MINUS 40,500 EQUALS $112,230).
Product Type:	
Alleged Damages:	$112,230.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

 Report about KATRINA BOWERS FALKE.

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOC. OF SECURITIES DEALERS; 96-02700
Date Notice/Process Served:	07/19/1996
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	04/08/1997
Monetary Compensation Amount:	$41,850.00
Individual Contribution Amount:	
Broker Statement	INVEST AND KATRINA BOWERS ARE JOINTLY AND SEVERALLY LIABLE FOR $41,850 IN COMPENSATORY DAMAGES INVEST PLACED THE KRUPP GOV`T INCOME TRUST ON THEIR RECOMMENDED & PREFERRED VENDOR LIST IN 1990. IT WAS DESCRIBED TO THE REPS (BY INVEST`S MARKETING MATERIALS) AS BEING `GUARANTEED AS TO BASIC INTEREST AND PRINCIPAL, AND EVEN IF THE ENTIRE UNINSURED PORTION OF THE PORTFOLIO WERE TO FAIL, THE WORST CASE SCENARIO FOR INVESTORS IS THAT THEY WOULD RECEIVE 100% OF THEIR ORIGINAL INVESTMENT PLUS 7% ANNUALLY.` I RECOMMENDED THE PRODUCT TO MY CLIENTS IN GOOD FAITH BASED IN INVEST`S DUE DILIGENCE & MY DISCUSSIONS W/BOTH KRUPP AND INVEST`S PRODUCT DEPT. A PROSPECTUS WAS GIVEN TO THE CLIENTS DURING OUR FIRST MEETING, WHICH THEY TOOK HOME W/THEM BEFORE MAKING THE INVESTMENT SEVERAL DAYS LATER. THE INVESTMENT FOR THE [CUSTOMERS] WAS ALSO APPROVED BY OUR SERIES 24.

End of Report

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