



IAPD Report

CRAIG ANTHONY ROSENBERG

CRD# 1589322

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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

CRAIG ANTHONY ROSENBERG (CRD# 1589322)

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 **06/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	J.W. COLE FINANCIAL, INC.	CRD# 124583	09/20/2019
IA	J. W. COLE ADVISORS, INC.	CRD# 112294	09/25/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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
B	IFS SECURITIES	40375	ATLANTA, GA	02/20/2018 - 10/10/2019
IA	SB ADVISORY, LLC	154680	Traverse City, MI	02/20/2018 - 10/10/2019
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	TRAVERSE CITY, MI	06/06/2016 - 02/22/2018

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	1
Financial	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 4 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **J. W. COLE ADVISORS, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 112294

Regulator	Registration	Status	Date
IA Michigan	Investment Adviser Representative	Approved	09/25/2019

Branch Office Locations

J. W. COLE ADVISORS, INC.
Traverse City, MI

Employment 2 of 2

Firm Name: **J.W. COLE FINANCIAL, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 124583

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	09/20/2019
B FINRA	General Securities Representative	Approved	09/20/2019
B FINRA	Registered Options Principal	Approved	09/20/2019
B Florida	Agent	Approved	09/20/2019
B Georgia	Agent	Approved	09/23/2019
B Iowa	Agent	Approved	09/20/2019



Qualifications

Regulator	Registration	Status	Date
B Michigan	Agent	Approved	09/20/2019

Branch Office Locations

TRAVERSE CITY, MI



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

Principal/Supervisory Exams

Exam	Category	Date
Registered Options Principal Examination (S4)	Series 4	10/14/1993
General Securities Principal Examination (S24)	Series 24	01/05/1989

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	10/28/2004
General Securities Representative Examination (S7)	Series 7	12/20/1986

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	04/09/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	01/29/1987

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
B	02/20/2018 - 10/10/2019	IFS SECURITIES	CRD# 40375	ATLANTA, GA
IA	02/20/2018 - 10/10/2019	SB ADVISORY, LLC	CRD# 154680	Traverse City, MI
IA	06/06/2016 - 02/22/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	TRAVERSE CITY, MI
B	05/26/2016 - 02/22/2018	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	TRAVERSE CITY, MI
B	04/30/2010 - 06/17/2016	MORGAN STANLEY	CRD# 149777	TRAVERSE CITY, MI
IA	04/30/2010 - 06/17/2016	MORGAN STANLEY	CRD# 149777	TRAVERSE CITY, MI
B	08/25/2006 - 05/03/2010	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	TRAVERSE CITY, MI
IA	08/25/2006 - 05/03/2010	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	TRAVERSE CITY, MI
IA	07/14/2004 - 08/28/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	TRAVERSE CITY, MI
B	08/11/2000 - 08/28/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	TRAVERSE CITY, MI
B	02/02/1993 - 08/11/2000	SCHNEIDER SECURITIES, INC.	CRD# 16434	DENVER, CO
B	10/31/1989 - 02/01/1993	R A F FINANCIAL CORPORATION	CRD# 1398	DENVER, CO
B	12/26/1986 - 11/08/1989	THE STUART-JAMES COMPANY, INCORPORATED	CRD# 11691	DENVER, CO

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
09/2019 - Present	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
09/2019 - Present	J.W. Cole Financial, Inc.	Registered Representative	Y	Tampa, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2017 - 12/2023	CENTURY 21 NORTHLAND	PART TIME REAL ESTATE AGENT	Y	TRAVERSE CITY, MI, United States
06/2016 - 02/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	TRAVERSE CITY, MI, United States
05/2016 - 02/2018	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	TRAVERSE CITY, MI, 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) PENINSULA CAPITAL MANAGEMENT LLC, 06/2016, INVESTMENT RELATED, TRAVERSE CITY, MI, 0 HRS PER MONTH, 0 HRS DURING TRADING. OWNER, SUPPORT COMPANY/DBA

(2) Grand Traverse Area Spartans--Local alumni club for Michigan State University. President of the board of directors. Volunteer organization--no compensation. 1-2 hours/month, zero hours during trading hours.

(3) Peninsula Capital Management, LLC. Owner. Non-Public. Peninsula Capital Management, LLC (PCM) is my business structure to manage & run my office--ie pay bills, etc. I am the sole owner/member of Peninsula Capital Management LLC. PCM currently rents office space from Berner Ventures, LLC which is a sole member LLC owned by my wife. Berner Ventures LLC owns the building in which I have my office, and I provide maintenance & property management services for the building & tenants. Duties include office maintenance, cleaning, and tenant relations. Average amount of time spent per month is 6-8 hours, with 0-1 hour per month during normal trading hours.



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
Financial	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:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	ALLEGES UNSUITABILITY IN CONNECTION WITH PURCHASE OF INLAND WESTERN REIT IN 2003.
Product Type:	Other: REIT
Alleged Damages:	\$95,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	12-02405
Filing date of arbitration/CFTC reparation or civil litigation:	06/27/2012

Customer Complaint Information

Date Complaint Received:	09/05/2012
Complaint Pending?	No



Status: Settled
Status Date: 12/30/2013
Settlement Amount: \$2,000.00
Individual Contribution Amount: \$0.00
Firm Statement THE FINANCIAL ADVISOR WAS NOT NAMED IN THIS ARBITRATION. THE SETTLEMENT IS A COMPROMISE OF THE DISPUTED CLAIMS AND DOES NOT CONSTITUTE AN ADMISSION OR EVIDENCE OF LIABILITY FOR ANY PURPOSE WHATSOEVER. THE FIRM ELECTED TO SETTLE THIS CLAIM FOR A NOMINAL AMOUNT TO AVOID THE COSTS AND UNCERTAINTY OF ARBITRATION.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: LPL FINANCIAL
Allegations: ALLEGES UNSUITABILITY IN CONNECTION WITH PURCHASE OF INLAND WESTERN REIT IN 2003.
Product Type: Other: REIT
Alleged Damages: \$95,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA
Docket/Case #: 12-02405
Filing date of arbitration/CFTC reparation or civil litigation: 06/27/2012

Customer Complaint Information

Date Complaint Received: 09/05/2012
Complaint Pending? No
Status: Settled
Status Date: 12/30/2013
Settlement Amount: \$2,000.00
Individual Contribution Amount: \$0.00
Broker Statement THE FINANCIAL ADVISOR WAS NOT NAMED IN THIS ARBITRATION. THE SETTLEMENT IS A COMPROMISE OF THE DISPUTED CLAIMS AND DOES NOT CONSTITUTE AN ADMISSION OR EVIDENCE OF LIABILITY FOR ANY PURPOSE WHATSOEVER. THE FIRM ELECTED TO SETTLE THIS CLAIM FOR A NOMINAL AMOUNT TO AVOID THE COSTS AND UNCERTAINTY OF



ARBITRATION.



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 1

Reporting Source: Individual
Action Type: Bankruptcy
Bankruptcy: Chapter 7
Action Date: 10/24/2017

Organization Investment-Related?

Type of Court: Federal Court
Name of Court: US BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN
Location of Court: GRAND RAPIDS, MI
Docket/Case #: 17-04920-JWB
Action Pending? No
Disposition: Discharged
Disposition Date: 10/01/2018

Broker Statement

Due to a protracted employment contract dispute with a former employer, and after numerous settlement offers by Mr. Rosenberg were rejected, Mr. Rosenberg filed Chapter 7 personal bankruptcy on October 24, 2017, and the case was finalized on October 1, 2018. This filing is not investment related and did not involve any clients or client assets. The filing was a direct result of the inability to reach a settlement on the employment contract dispute.



End of Report

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