



## IAPD Report

# Frank Thomas Winters

CRD# 1733003

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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

### Frank Thomas Winters (CRD# 1733003)

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 **12/10/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	ST. BERNARD FINANCIAL SERVICES, INC.	CRD# 36956	08/23/2021
IA	ST. BERNARD FINANCIAL SERVICES, INC.	CRD# 36956	08/24/2021

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	IFP SECURITIES, LLC	297287	Tucson, AZ	06/20/2019 - 09/17/2021
IA	INDEPENDENT FINANCIAL PARTNERS	125112	Tucson, AZ	09/06/2018 - 09/17/2021
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	MESA, AZ	01/02/2009 - 08/31/2017

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
Criminal	1
Termination	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 2 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **ST. BERNARD FINANCIAL SERVICES, INC.**

Main Address: 1609 WEST MAIN ST  
RUSSELLVILLE, AR 72801

Firm ID#: 36956

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	08/23/2021
<b>B</b>	Arizona	Agent	Approved	08/23/2021
<b>IA</b>	Arizona	Investment Adviser Representative	Approved	08/30/2021
<b>B</b>	California	Agent	Approved	08/23/2021
<b>IA</b>	California	Investment Adviser Representative	Approved	08/24/2021

### Branch Office Locations

**ST. BERNARD FINANCIAL SERVICES, INC.**

Tucson, AZ



## 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, 2 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
<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	08/31/2017
<b>B</b> General Securities Representative Examination (S7)	Series 7	08/06/2002

#### State Securities Law Exams

Exam	Category	Date
<b>IA</b> <b>B</b> Uniform Combined State Law Examination (S66)	Series 66	08/17/2002



### 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	06/20/2019 - 09/17/2021	IFP SECURITIES, LLC	CRD# 297287	Tucson, AZ
IA	09/06/2018 - 09/17/2021	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	Tucson, AZ
IA	01/02/2009 - 08/31/2017	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	MESA, AZ
B	03/16/2007 - 08/31/2017	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	MESA, AZ
IA	03/23/2007 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	MESA, AZ
IA	02/24/2005 - 03/01/2007	FAHNESTOCK ASSET MANAGEMENT	CRD# 249	NEWPORT BEACH, CA
B	02/18/2005 - 03/01/2007	OPPENHEIMER & CO. INC.	CRD# 249	NEWPORT BEACH, CA
IA	09/24/2002 - 02/15/2005	CONSTELLATION ADVISORS	CRD# 107778	NEWPORT BEACH, CA
B	09/11/2002 - 02/15/2005	THE SEIDLER COMPANIES INCORPORATED	CRD# 3911	LOS ANGELES, CA

### 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
05/2020 - Present	ST. BERNARD FINANCIAL SERVICES, INC.	Registered Representative	Y	RUSSELLVILLE, AR, United States
04/2007 - Present	COMPREHENSIVE ADVISORS GROUP	SUPPORT COMPANY/DBA (OWNER)	N	MESA, AZ, United States
05/2019 - 05/2020	IFP Securities, LLC	Registered Representative	Y	Tucson, AZ, United States
08/2018 - 05/2020	Independent Financial Partners	Investment Advisor Representative	Y	Tampa, FL, United States
01/2009 - 08/2017	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	FINANCIAL ADVISOR	Y	MESA, AZ, United States
03/2007 - 08/2017	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	MESA, AZ, 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) Comprehensive Advisors Group LLC; 10973 North Black Canyon Ct, Tucson, AZ 85737; Support Company/DBA (Owner); President/Managing Director ; Not investment related; Start Date: 04/15/2007; Hours per month devoted to this business: 0 Hours per month devoted to this business during trading hours: 0  
Description of duties: Support Entity for RJFS Activities.



## 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
Criminal	1
Termination	2

### Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Court Details:</b>	INTERNAL REVENUE SERVICE CASE NUMBER: 8711801TUC
<b>Charge Date:</b>	04/02/1987
<b>Charge Details:</b>	CHARGE 1: CONSPIRACY TO EVADE OR DEFEAT INCOME TAX. PLEAD "NOLO CONTENDERE."
<b>Felony?</b>	No
<b>Current Status:</b>	Final
<b>Status Date:</b>	04/02/1987
<b>Disposition Details:</b>	SENTENCED TO ISS PROBATION FOR FIVE YEARS AND FINED \$20,000.00
<b>Broker Statement</b>	THE IRS CHARGED MR. WINTERS WITH TAX EVASION IN 1987 FOR THE YEARS 1977 - 1983 ON BEHALF OF SEVERAL PARTNERSHIPS FOR WHICH HE WAS THE GENERAL PARTNER. AFTER FIVE YEARS HE SUCCEEDED IN WINNING FAVORABLE JUDGEMENTS IN FEDERAL TAX COURT. AFTER THE FAVORABLE TAX COURT FINDING AND LESS THAN 5 DAYS BEFORE THE STATUTE OF LIMITATIONS WOULD PRECLUDE ANY ACTION ON THE IRS'S PART, MR. WINTERS AND FIFTY OTHER EMPLOYEES WERE ASSESSED BY THE IRS A SUM IN EXCESS OF 100% OF THE GROSS GENERAL PARTNER'S FEES FOR THE PARTNERSHIP. MR. WINTERS FILED BANKRUPTCY ON 6/12/1997.



## 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 2

**Reporting Source:** Firm  
**Firm Name:** RAYMOND JAMES FINANCIAL SERVICES, INC.  
**Termination Type:** Discharged  
**Termination Date:** 08/03/2017  
**Allegations:** Financial Advisor terminated after Firm discovered that he signed as Power of Attorney for a client despite not having been appointed as the client's Power of Attorney, and he had failed to disclose that was named as successor trustee for multiple clients.  
**Product Type:** No Product

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**Reporting Source:** Individual  
**Firm Name:** RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC  
**Termination Type:** Discharged  
**Termination Date:** 08/03/2017  
**Allegations:** Financial Advisor terminated after Firm discovered that he signed as Power of Attorney for a client despite not having been appointed as the client's Power of Attorney, and he had failed to disclose that was named as successor trustee for multiple clients.  
**Product Type:** No Product  
**Broker Statement** Following his termination, 1) FA provided the Firm with a copy of a document naming him as POA for the client with limited scope to ascertain insurance information as directed by the client; 2) A client named FA as a successor trustee unbeknownst to him. FA removed himself upon discovery, no activity took place in the account from the time of discovery to removal. The above did not affect the Firm's determination that FA had violated Firm Policy by acting as POA for a client.

### Disclosure 2 of 2

**Reporting Source:** Firm  
**Firm Name:** RAYMOND JAMES FINANCIAL SERVICES, INC.  
**Termination Type:** Discharged  
**Termination Date:** 08/03/2017  
**Allegations:** Financial Advisor terminated after Firm discovered that he signed as Power of Attorney for a client despite not having been appointed as the client's Power of Attorney, and he had failed to disclose that was named as successor trustee for multiple clients.  
**Product Type:** No Product

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<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	RAYMOND JAMES FINANCIAL SERVICES, INC.
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	08/03/2017
<b>Allegations:</b>	Financial Advisor terminated after Firm discovered that he signed as Power of Attorney for a client despite not having been appointed as the client's Power of Attorney, and he had failed to disclose that was named as successor trustee for multiple clients.
<b>Product Type:</b>	No Product
<b>Broker Statement</b>	<p>Following his termination, 1) FA provided the Firm with a copy of a document naming him as POA for the client with limited scope to ascertain insurance information as directed by the client; 2) A client named FA as a successor trustee unbeknownst to him. FA removed himself upon discovery, no activity took place in the account from the time of discovery to removal.</p> <p>The above did not affect the Firm's determination that FA had violated Firm Policy by acting as POA for a client.</p>



## End of Report

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