



IAPD Report

LAWRENCE WELLS CARTER

CRD# 2058988

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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

LAWRENCE WELLS CARTER (CRD# 2058988)

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 **02/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RETIREMENT PLANNING SOLUTIONS, LLC	CRD# 311575	12/15/2023
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	01/05/2024

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	WELLS FARGO CLEARING SERVICES, LLC	19616	LOUISVILLE, KY	01/01/2008 - 12/20/2023
IA	WELLS FARGO CLEARING SERVICES, LLC	19616	LOUISVILLE, KY	01/01/2008 - 12/20/2023
B	A. G. EDWARDS & SONS, INC.	4	LOUISVILLE, KY	07/16/1999 - 01/03/2008

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

Employment 1 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**
Main Address: 80 STATE STREET
ALBANY, NY 12207
Firm ID#: 35747

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/05/2024
B Indiana	Agent	Approved	01/15/2024
B Kentucky	Agent	Approved	01/08/2024

Branch Office Locations

3432 Stony Spring Circle
Louisville, KY 40220

Employment 2 of 2

Firm Name: **RETIREMENT PLANNING SOLUTIONS, LLC**
Main Address: 3432 STONY SPRING CIRCLE
LOUISVILLE, KY 40220
Firm ID#: 311575

Regulator	Registration	Status	Date
IA Kentucky	Investment Adviser Representative	Approved	12/15/2023

Branch Office Locations

RETIREMENT PLANNING SOLUTIONS, LLC
3432 STONY SPRING CIRCLE
LOUISVILLE, KY 40220



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
National Commodity Futures Examination (S3)	Series 3	05/12/2004
General Securities Representative Examination (S7)	Series 7	07/15/1999

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	02/24/2017
Uniform Securities Agent State Law Examination (S63)	Series 63	07/23/1999

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	01/01/2008 - 12/20/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	LOUISVILLE, KY
IA	01/01/2008 - 12/20/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	LOUISVILLE, KY
B	07/16/1999 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	LOUISVILLE, KY
IA	10/28/2003 - 01/01/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	LOUISVILLE, KY

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
01/2024 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
12/2023 - Present	Retirement Planning Solutions	IAR	Y	Louisville, KY, United States
11/2016 - 12/2023	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	LOUISVILLE, KY, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	LOUISVILLE, KY, 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.) Power of Attorney for Brother; Investment-Related; 324 E Main Unit 523, Louisville, KY 40202; Other; Agent for brother; Start Date:11/3/2014. 0.5 hours devoted monthly; 0.5 hours devoted monthly during trading hours; Buy and sell investments for brother.
- (2.) Wentworth Financial Partners/Binah Capital Group; Investment-Related; 80 State Street, Albany, New York 12207; LLC; Doing Business at Registered Location; Insurance Agent; Fixed/Traditional Insurance; Start Date: 12/2023; 2 hours devoted monthly; 1 hour devoted monthly during trading hours; Provide insurance advice based on the needs of clients.
- (3.) PKSF; Investment-Related; 80 State Street, Albany, NY 12207; Broker Dealer; Fixed/Traditional Insurance agent; Start Date: 12/2023; 15 hours devoted monthly; 15 hours devoted monthly during trading hours; Provide insurance advice based on the needs of clients.
- (4.) Advocate Health; Non-Investment Related; 2025 Windsor Dr., Oak Brook, Illinois 60523; Doing Business at Registered Location; Insurance Agency; Insurance Agent; Start Date: 2/1/2024; 1 hour devoted monthly; 1 hour devoted monthly during trading hours; Licensed Health agent for medicare supplement and selling medicare supplement insurance as value add for clients.
- (5.) Fleur De Lis Council; Non-Investment Related; 324 E Main St, Unit 523, Louisville, KY 40202; Condo Association Board;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Advisor to the Board; Start Date: 6/2024; 2 hours devoted monthly; 0 hours devoted during trading hours; Advisor to the Board for improvements and maintenance of Condo Association.

(6.) PKS Investments; Investment-Related; 80 State Street, Albany, NY 12207; Broker-Dealer; Investment Advisor Representative; Start Date: 01/2024; 160 hours devoted monthly; 160 hours devoted monthly during trading hours; Commission based products.

(7.) Notary Public; Non-Investment Related; Doing Business at Registered Location; Notary; 1 hour devoted monthly; 1 hour devoted monthly during trading hours; Notarize documents for free to all personal clients but may charge if not a client.

(8.) Contingent POA for son's uncle; Investment-Related; 324 E Main Street Louisville, KY 40202; Backup Executor; Start Date: 1/2025; 0 hours devoted monthly; 0 hours devoted during trading hours; Backup POA in case something happens to son.

(9.) Contingent Beneficiary for son's uncle's estate; Investment-Related; 324 E Main Street Louisville, KY 40202; Contingent Beneficiary; Start Date: 1/2025; 0 hours devoted monthly; 0 hours devoted during trading hours; Backup Beneficiary in case something happens to son.

(10.) Contingent Executor for son's uncle's estate; Investment Related; 324 E Main Street Louisville, KY 40202; Contingent Executor; Start Date: 1/2025; 0 hours devoted monthly; 0 hours devoted during trading hours; Backup Executor in case something happens to son.

(11.) POA for son - Arthur Carter; Investment Related; 324 E Main Street Louisville, KY 40202; POA for son; Start Date 1/2025; 0 hours devoted monthly; 0 hours devoted during trading hours; POA for Son.

(12.) Financial Independence Group; Investment Related; 19520 Catawba Avenue #200 Cornelius, NC 28031; LLC; Licensed Agent; Start Date: 1/1/2026; 5 hours devoted monthly; 5 hours decovoted monthly during trading hours; Licensed agent for Insurance products.



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:	WACHOVIA SECURITIES, LLC
Allegations:	KENTUCKY RESIDENTS WROTE REGARDING \$400K SOUTH CAROLINA STUDENT LOAN AUCTION RATE SECURITIES (ARS) THAT FAILED AT AUCTION, STATING THAT AT THE TIME OF PURCHASE THEY UNDERSTOOD THAT THESE WERE FULLY LIQUID. ASKED THAT ARS BE SOLD IMMEDIATELY AT PAR VALUE OR BETTER.
Product Type:	Debt-Asset Backed
Alleged Damages:	\$400,000.00
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:	05/28/2008
Complaint Pending?	No
Status:	Settled
Status Date:	08/15/2008
Settlement Amount:	\$400,000.00



Individual Contribution Amount: \$0.00

Broker Statement THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHETHER THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: THIS VERBAL COMPLAINT AROSE OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE PRIOR TO THE WIDESPREAD ILLIQUIDITY IN THE ARS MARKET THAT OCCURRED IN FEBRUARY 2008.

Product Type: Debt-Asset Backed

Alleged Damages: \$6,200,000.00

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 04/03/2008

Complaint Pending? No

Status: Settled

Status Date: 08/15/2008

Settlement Amount: \$6,200,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS MATTER INVOLVES THE SALE OF AUCTION RATE SECURITIES (ARS). THE TRANSACTION(S) AT ISSUE TOOK PLACE BEFORE MID-FEBRUARY 2008, WHEN THE ARS MARKET SUFFERED WIDESPREAD AUCTION FAILURES AND ILLIQUIDITY. THE FINANCIAL ADVISOR DID NOT CAUSE, CONTRIBUTE OR HAVE ANY CONTROL WHATSOEVER OVER THESE MARKET EVENTS. THE FIRM REACHED AGREEMENT WITH CERTAIN OF ITS REGULATORS, PURSUANT TO WHICH IT REPURCHASED ARS FOR THEIR FULL PAR VALUE FROM CERTAIN CLIENTS, INCLUDING THE INSTANT CLIENT, WHETHER THEY COMPLAINED OR NOT. THE FINANCIAL ADVISOR



WAS NOT A PARTY TO THAT AGREEMENT, DID NOT MAKE ANY PAYMENT TO THE CLIENT, AND WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THE SETTLEMENT AMOUNT IN ITEM 11 ABOVE REFLECTS THE PAR VALUE OF THE REPURCHASED ARS, AS REQUIRED BY FINRA REGULATORY NOTICE 09-12.



End of Report

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