



## IAPD Report

**SINA MARY NOWAK**

CRD# 2135748

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7 - 8
Disclosure Information	9



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

### SINA MARY NOWAK (CRD# 2135748)

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 **07/12/2022**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	06/24/2015
<b>IA</b>	CHARTER ADVISORY CORPORATION	CRD# 113390	07/09/2015

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **53** 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>IA</b>	KOVACK ADVISORS, INC.	140808	FT. LAUDERDALE, FL	10/24/2011 - 06/03/2015
<b>B</b>	KOVACK SECURITIES INC.	44848	FT. LAUDERDALE, FL	10/05/2011 - 06/03/2015
<b>IA</b>	LEGEND ADVISORY CORP	104761	PALM BEACH GARDENS, FL	03/18/2011 - 10/12/2011

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
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 **53** 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>B</b>	FINRA	General Securities Principal	Approved	06/24/2015
<b>B</b>	FINRA	General Securities Representative	Approved	06/24/2015
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	06/24/2015
<b>B</b>	Alabama	Agent	Approved	07/06/2015
<b>B</b>	Alaska	Agent	Approved	06/29/2015
<b>B</b>	Arizona	Agent	Approved	07/14/2015
<b>B</b>	Arkansas	Agent	Approved	06/30/2015
<b>B</b>	California	Agent	Approved	06/24/2015
<b>B</b>	Colorado	Agent	Approved	06/25/2015
<b>B</b>	Connecticut	Agent	Approved	06/24/2015
<b>B</b>	Delaware	Agent	Approved	06/29/2015
<b>B</b>	District of Columbia	Agent	Approved	06/29/2015
<b>B</b>	Florida	Agent	Approved	06/26/2015



## Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	07/06/2015
B	Hawaii	Agent	Approved	07/10/2015
B	Idaho	Agent	Approved	06/24/2015
B	Illinois	Agent	Approved	06/24/2015
B	Indiana	Agent	Approved	06/29/2015
B	Iowa	Agent	Approved	06/29/2015
B	Kansas	Agent	Approved	07/06/2015
B	Kentucky	Agent	Approved	06/29/2015
B	Louisiana	Agent	Approved	07/14/2015
B	Maine	Agent	Approved	06/25/2015
B	Maryland	Agent	Approved	06/29/2015
B	Massachusetts	Agent	Approved	06/25/2015
B	Michigan	Agent	Approved	06/29/2015
B	Minnesota	Agent	Approved	06/30/2015
B	Mississippi	Agent	Approved	07/15/2015
B	Missouri	Agent	Approved	06/24/2015
B	Montana	Agent	Approved	06/24/2015
B	Nebraska	Agent	Approved	06/24/2015
B	Nevada	Agent	Approved	07/09/2015



## Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	06/25/2015
B	New Jersey	Agent	Approved	06/29/2015
B	New Mexico	Agent	Approved	06/29/2015
B	New York	Agent	Approved	07/03/2015
B	North Carolina	Agent	Approved	06/25/2015
B	North Dakota	Agent	Approved	06/25/2015
B	Ohio	Agent	Approved	06/24/2015
B	Oklahoma	Agent	Approved	06/30/2015
B	Oregon	Agent	Approved	07/21/2015
B	Pennsylvania	Agent	Approved	06/25/2015
B	Puerto Rico	Agent	Approved	07/07/2015
B	Rhode Island	Agent	Approved	06/24/2015
B	South Carolina	Agent	Approved	07/06/2015
B	South Dakota	Agent	Approved	06/30/2015
B	Tennessee	Agent	Approved	07/01/2015
B	Texas	Agent	Approved	06/25/2015
B	Utah	Agent	Approved	06/25/2015
B	Vermont	Agent	Approved	06/29/2015
B	Virgin Islands	Agent	Approved	06/30/2015



## Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	06/25/2015
B	Washington	Agent	Approved	07/01/2015
B	West Virginia	Agent	Approved	07/02/2015
B	Wisconsin	Agent	Approved	06/24/2015
B	Wyoming	Agent	Approved	06/24/2015

## Branch Office Locations

**LPL FINANCIAL LLC**  
LAKE WORTH, FL

## Employment 2 of 2

Firm Name: **CHARTER ADVISORY CORPORATION**  
Main Address: 250 E. 96TH STREET  
SUITE 200  
INDIANAPOLIS, IN 46240  
Firm ID#: 113390

	Regulator	Registration	Status	Date
IA	Indiana	Investment Adviser Representative	Approved	07/09/2015

## Branch Office Locations

**CHARTER ADVISORY CORPORATION**  
250 EAST 96TH STREET  
SUITE 200  
INDIANAPOLIS, IN 46240





## 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
	General Securities Principal Examination (S24)	Series 24	01/30/2008
	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/14/1998

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/22/2000
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/13/1995

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	05/19/2003
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/05/1996

### 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	10/24/2011 - 06/03/2015	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	10/05/2011 - 06/03/2015	KOVACK SECURITIES INC.	CRD# 44848	FT. LAUDERDALE, FL
IA	03/18/2011 - 10/12/2011	LEGEND ADVISORY CORP	CRD# 104761	PALM BEACH GARDEN:
B	03/04/2011 - 10/07/2011	LEGEND EQUITIES CORPORATION	CRD# 30999	PALM BEACH GARDEN:
IA	10/08/2007 - 10/13/2009	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	10/02/2007 - 10/13/2009	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
IA	04/06/2004 - 06/16/2006	AXA ADVISORS, LLC	CRD# 6627	BOCA RATON, FL
B	01/22/2003 - 06/16/2006	AXA ADVISORS, LLC	CRD# 6627	BOCA RATON, FL
B	05/01/2002 - 11/08/2002	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	09/21/1999 - 03/30/2001	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	01/16/1998 - 09/16/1999	PMG SECURITIES CORPORATION	CRD# 27107	ELGIN, IL
B	07/11/1997 - 01/13/1998	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	03/14/1995 - 07/11/1997	LEGEND EQUITIES CORPORATION	CRD# 30999	PALM BEACH GARDEN:

### 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
03/2016 - Present	Charter Advisory Corporation	INVESTMENT ADVISER REPRESENTATIVE	Y	LAKE WORTH, TX, United States



## Registration & Employment History



### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2015 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LAKE WORTH, FL, 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. 06/24/15-NOWAK FINANCIAL SERVICES, LLC/BUSINESS ENTITY FOR TAX/INVESTMENT PURPOSES ONLY/NAME FOR TAX PURPOSES ONLY./8527 YEARLING DRIVE, LAKE WORTH, FL 33467

2. 06/24/15-REAL ESTATE AGENT/MORTGAGE/REAL ESTATE SERVICES/1. LICENSED REAL ESTATE SALES ASSOCIATE  
2. RES 3. Y 3.A SL3234574 4. RESIDENTIAL REAL ESTATE SALES 5. Y/1%/8527 YEARLING DRIVE, LAKE WORTH, FL 33467

3. 06/24/15-DEPENDABLE LAWN SERVICE, INC/SECRETARY/OTHER/1%/LAKE WORTH,FL

4. 03/29/2016 \* Charter Advisory Corporation \* Registered Investment Advisor Hybrid \* (Hybrid) Charter Advisory Corporation \* INV REL \* AT REPORTED BUSINESS LOCATION(S) \* START 06/02/2015 \* Compliance staff; licensed IAR - 1) on file 2) no 3) yes

5. 6/18/2019 - OSJ Alliance, LLC - Investment Related - 8527 Yearling Dive, Lake Worth, FL 33467 - Other-OSJ Alliance - Started 06/01/2016 - 160 Hours Per Month During Securities Trading - Contract employee paid by OSJ alliance. Mike Kelley, and Peter Beronio, are the owners.



## 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
Financial	1

### 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

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	06/26/2018
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Discharged
<b>Disposition Date:</b>	06/26/2018
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Synchrony Bank /Chervron Credit
<b>Original Amount Owed:</b>	\$2,505.00
<b>Terms Reached with Creditor:</b>	Compromise/Settled for \$1900.00

#### Broker Statement

This is in regard to a credit card that I maintained with Chevron from 9/1991 to 3/2016 when the creditor (Synchrony Bank) closed the account at their discretion and discontinued sending monthly invoices. The account had fallen into arrears by the time I discovered it had been closed and that I was not receiving invoices. I appealed the late charges since I had not received any notification via e-mail or other means that the account had been closed due to inactivity and was in arrears. Without responding to my appeal, Synchrony sent the item to a collection agency (NES) and informed me they could no longer discuss the account. I was forced to deal with the collection agency, who assured me they worked directly with Synchrony and agreed to remove the late charges on the account if I could pay the original balance of \$1,900. The balance was paid on 6/26/2018 with the



understanding that that account was paid in full. It wasn't until I received the letter from NES on 8/16/2018 that the account may have been reported as "settled for less than the balance due". I ordered a credit report from Transunion at that time, which was issued on 8/31/2018 and received in early September 2018. I spoke to LPL Compliance on 10/02/2018 and was advised to report the incident.



## End of Report

This page is intentionally left blank.