



IAPD Report

Phillip Nathan Senderowitz

CRD# 2153160

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

Phillip Nathan Senderowitz (CRD# 2153160)

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 **07/23/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLTH ADVISORY SERVICES, LLC	CRD# 330537	07/09/2024

QUALIFICATIONS

This representative is currently registered in **0** 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
IA	GLOBAL RETIREMENT PARTNERS LLC	172011	Maitland, FL	04/04/2019 - 07/13/2024
IA	KESTRA ADVISORY SERVICES, LLC	283330	MAITLAND, FL	05/02/2016 - 04/01/2019
B	KESTRA INVESTMENT SERVICES, LLC	42046	Maitland, FL	09/03/2014 - 04/01/2019

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
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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLTH ADVISORY SERVICES, LLC**
Main Address: SHOREWOOD, IL
Firm ID#: 330537

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	07/09/2024
IA	Rhode Island	Investment Adviser Representative	Approved	07/15/2024

Branch Office Locations

WELLTH ADVISORY SERVICES, LLC
SHOREWOOD, IL



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
General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	12/16/1993

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/13/2002

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	08/20/2002
Uniform Securities Agent State Law Examination (S63)	Series 63	07/24/1991

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	04/04/2019 - 07/13/2024	GLOBAL RETIREMENT PARTNERS LLC	CRD# 172011	Maitland, FL
IA	05/02/2016 - 04/01/2019	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	MAITLAND, FL
B	09/03/2014 - 04/01/2019	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	Maitland, FL
IA	11/25/2015 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	Maitland, FL
IA	05/15/2013 - 08/11/2016	NFP RETIREMENT	CRD# 121254	MAITLAND, FL
B	12/15/2009 - 09/03/2014	FINANCIAL TELESIS INC	CRD# 31012	MAITLAND, FL
IA	01/19/2010 - 04/15/2013	FINANCIAL TELESIS, INC.	CRD# 31012	MAITLAND, FL
IA	01/28/2008 - 11/30/2009	NRP ADVISORS, INC.	CRD# 141430	WINTER PARK, FL
B	01/24/2008 - 11/30/2009	NRP FINANCIAL, INC.	CRD# 103717	WINTER PARK, FL
IA	06/09/2006 - 01/25/2008	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	MAITLAND, FL
B	05/16/2006 - 01/25/2008	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	MAITLAND, FL
IA	12/09/2005 - 02/01/2006	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	ORLANDO, FL
B	12/08/2005 - 02/01/2006	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	CHARLOTTE, NC
IA	08/26/2002 - 09/16/2005	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ORLANDO, FL
B	08/14/2002 - 09/16/2005	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ATLANTA, GA
B	03/20/1992 - 06/19/1998	CHARLES SCHWAB & CO., INC.	CRD# 5393	WESTLAKE, TX



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 07/24/1991 - 01/22/1992	THOMAS JAMES ASSOCIATES, INC.	CRD# 15609	ROCHESTER, NY

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
06/2024 - Present	WELLth Advisory Services, LLC	Investment Advisor Representative	Y	Shorewood, IL, United States
01/2016 - Present	STRATEGIC RETIREMENT PARTNERS	REGISTERED REP	Y	Shorewood, IL, United States
04/2019 - 06/2024	Global Retirement Partners, LLC	Investment Advisor Representative	Y	San Rafael, CA, United States
04/2016 - 04/2019	KESTRA FINANCIAL SERVICES, INC.	REGISTERED REP/ INVESTMENT ADVISOR	Y	AUSTIN, TX, 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.

Business Name: Maitland Police and Fire Pension Investment Related: Yes Address: 1776 Independence Lane Maitland FL 32751 Nature of Business: Community/Charitable/Civic Position, Title or Relationship: Board Trustee Start Date: 11/1/2003 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Attend quarterly meetings and vote on items associated with pension rules

Business Name: Strategic Retirement Partners Investment Related: Yes Address: 874 Brightwater Circle Maitland FL 32751 Nature of Business: Investment Advisory (RIA, IAR, Financial Planning, etc.) Position, Title or Relationship: Managing Director Start Date: 10/19/2015 Hours per month: 100%+ (More than 160 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: Retirement plan consulting

Business Name: Tampa Orlando Pinellas Jewish Foundation Investment Related: No Address: 13009 Community Campus Drive Tampa FL 33625 Nature of Business: Community/Charitable/Civic Position, Title or Relationship: Board Member Start Date: 9/1/2010 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Attend quarterly meetings and approve distributions requested by donors



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
Termination	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE ATTORNEY FOR THE CLIENTS SAYS ALLEGATIONS SURROUNDING A 1035 EXCHANGE INVOLVED INAPPROPRIATE FEES.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$142,397.00

Customer Complaint Information

Date Complaint Received:	12/22/2005
Complaint Pending?	No
Status:	Settled
Status Date:	02/22/2006
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: SUNTRUST SECURITIES

Allegations: CLIENT ALLEGED 1035 EXCHANGE OF ANNUITY WAS NOT IN CLIENT'S BEST INTEREST. I WAS NEVER NAMED IN THE COMPLAINT, BUT SINCE TRADE WAS PLACED UNDER A JOINT REP NUMBER OF WHICH I WAS A PARTY, SUNTRUST HAS REPORTED THE COMPLAINT AGAINST ME.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$140,000.00

Customer Complaint Information

Date Complaint Received: 12/20/2005

Complaint Pending? No

Status: Settled

Status Date: 02/22/2006

Settlement Amount: \$50,000.00

Individual Contribution Amount: \$0.00

Broker Statement THE COMPLAINT WAS SERVED AGAINST SUNTRUST AND ADDRESSED TO THE OTHER BROKER INVOLVED IN THE TRADE. THE OTHER BROKER HAD THE PRIMARY RELATIONSHIP WITH THE CLIENT. SUNTRUST REVIEWED THE COMPLAINT AND SETTLED IT WITHOUT CONSULTING ME.



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: Individual
Firm Name: BB&T
Termination Type: Discharged
Termination Date: 03/03/2006
Allegations: SUNTRUST SETTLED A CUSTOMER COMPLAINT IN WHICH I WAS INVOLVED AS A BROKER
Product Type: Annuity(ies) - Variable

Other Product Types:

Broker Statement BB&T TERMINATED ME AS A RESULT OF MY DISCLOSURE OF SUNTRUST SETTLING A CUSTOMER COMPLAINT IN WHICH I WAS INVOLVED. IN MY INITIAL TERMS OF EMPLOYMENT, BB&T RESERVED THE RIGHT TO TERMINATE ME IF ANY DISCLOSURE ITEMS APPEARED ON MY RECORD, AND THEY EXERCISED THEIR OPTION.

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: SUNTRUST INVESTMENT SERVICES
Termination Type: Discharged
Termination Date: 08/12/2005
Allegations: SUNTRUST ALLEGES THAT I VIOLATED AN INTERNAL POLICY WITH RESPECT TO THE SALE OF MUTUAL FUNDS. I CATEGORICALLY DENY THESE ALLEGATIONS AND AM CURRENTLY PURSUING ALL AVAILABLE REMEDIES.

Product Type: Mutual Fund(s)

Other Product Types:

Broker Statement SEE ANSWER TO QUESTION #4.



End of Report

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