User Guidance

www.adviserinfo.sec.gov

IAPD Report

Edward Thomas Carpenter

CRD# 2172969

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

Edward Thomas Carpenter (CRD# 2172969)

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 **01/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNION CAPITAL COMPANY	CRD# 110301	04/06/2017
IA	UNION CAPITAL COMPANY	CRD# 110301	04/19/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	FARMERS FINANCIAL SOLUTIONS, LLC	103863	TUCSON, AZ	03/06/2017 - 04/07/2017
IA	BBVA WEALTH SOLUTIONS INC.	110476	Tucson, AZ	01/04/2016 - 06/03/2016
B	BBVA SECURITIES INC.	27060	TUCSON, AZ	05/04/2015 - 06/03/2016

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
Judgment/Lien	2

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

Employment 1 of 1

Firm Name: **UNION CAPITAL COMPANY**

Main Address: 6083 E. GRANT RD.
TUCSON, AZ 85712

Firm ID#: 110301

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/06/2017
B	FINRA	General Securities Representative	Approved	04/06/2017
B	Arizona	Agent	Approved	04/06/2017
IA	Arizona	Investment Adviser Representative	Approved	04/19/2017
B	Connecticut	Agent	Approved	02/09/2024
B	Florida	Agent	Approved	06/10/2021
B	Idaho	Agent	Approved	01/23/2025
B	New Mexico	Agent	Approved	06/01/2018
IA	New Mexico	Investment Adviser Representative	Approved	02/15/2019

Branch Office Locations

UNION CAPITAL COMPANY
Lake Placid, FL

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	01/02/2023

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	11/18/1996
B	General Securities Representative Examination (S7)	Series 7	10/25/1996
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/09/1991

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/22/2015
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/18/1996
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/09/1991

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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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	03/06/2017 - 04/07/2017	FARMERS FINANCIAL SOLUTIONS, LLC	CRD# 103863	TUCSON, AZ
IA	01/04/2016 - 06/03/2016	BBVA WEALTH SOLUTIONS INC.	CRD# 110476	Tucson, AZ
B	05/04/2015 - 06/03/2016	BBVA SECURITIES INC.	CRD# 27060	TUCSON, AZ
B	05/06/2014 - 12/31/2014	PARSONEX SECURITIES, INC.	CRD# 144412	ENGLEWOOD, CO
B	05/10/2011 - 05/09/2012	UNION CAPITAL COMPANY	CRD# 110301	TUCSON, AZ
B	10/30/2009 - 03/01/2010	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	TUCSON, AZ
B	09/24/2007 - 12/22/2008	UNION CAPITAL COMPANY	CRD# 110301	TUCSON, AZ
B	02/22/2007 - 05/25/2007	FIRST COMMAND FINANCIAL PLANNING, INC.	CRD# 3641	TUCSON, AZ
B	07/19/2006 - 02/02/2007	LEGEND EQUITIES CORPORATION	CRD# 30999	PALM BEACH GARDEN!
B	05/06/2004 - 07/16/2004	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	05/06/2004 - 07/16/2004	SPELMAN & CO., INC.	CRD# 10232	PHOENIX, AZ
B	05/06/2004 - 07/16/2004	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	04/17/2003 - 10/16/2003	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	03/05/2003 - 03/24/2003	ASH SECURITIES WHOLESALING, INC.	CRD# 37454	FORT WAYNE, IN
B	10/04/2002 - 01/14/2003	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	LINCOLN, NE
B	05/02/2001 - 07/23/2002	NATCITY INVESTMENTS, INC.	CRD# 17490	CLEVELAND, OH

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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	10/06/2000 - 04/27/2001	TERRA SECURITIES CORPORATION	CRD# 10358	SCHAUMBURG, IL
B	03/11/1998 - 09/06/2000	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	ST. CLOUD, MN
B	04/30/1997 - 02/06/1998	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	09/18/1996 - 03/20/1997	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	09/12/1991 - 04/30/1996	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA

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
03/2023 - Present	COLONIAL LIFE INSURANCE CO.	BENEFIT COUNSELOR	N	LAKE PLACID, FL, United States
02/2023 - Present	TRUCK MOVERS	TRUCK DRIVER	N	LAKE PLACID, FL, United States
05/2020 - Present	HUMANA	BROKER	N	LAKE PLACID, FL, United States
04/2017 - Present	Union Capital Company	Registered Representative and Principal	Y	Tucson, AZ, United States
06/2016 - Present	Total Benefit Communications	Enrollment Specialist	N	Atlanta, GA, United States
06/2016 - 05/2020	Lyft, Inc	Contractor	N	San Francisco, CA, United States
06/2016 - 05/2020	ProUnlimited/Cigna	Enrollment Specialist	N	Philadelphia, PA, United States
06/2016 - 05/2020	Uber Technologies	Contractor	N	San Francisco, CA, United States
03/2017 - 04/2017	Farmers Financial Solutions	Registered Representatvie	Y	Tucson, AZ, United States
02/2017 - 04/2017	Farmers Insurance	Agent	N	Tucson, AZ, United States

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Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2016 - 04/2017	Blue Bloodhound	Contractor	N	Hickory, NC, United States
06/2016 - 04/2017	Total Transit, Inc.	Contractor	N	San Diego, CA, United States
12/2015 - 06/2016	BBVA Wealth Solutions Inc.	Financial Advisor	Y	Tucson, AZ, United States
04/2015 - 06/2016	BBVA Compass	VP/Investment Advisor II	Y	Birmingham, AL, United States
04/2015 - 06/2016	BBVA Compass Insurance Agency, Inc.	Agent	Y	Austin, TX, United States
04/2015 - 06/2016	BBVA Securities Inc.	FINANCIAL ADVISOR	Y	Tucson, AZ, United States
04/2015 - 06/2016	Compass Bank	Employee	Y	Birmingham, AL, 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. Humana - Sales. Medicare Insurance 15hrs per week during securities trading hours. Non-Investment related activity - 1099 received.
2. Money Benefit, PLLC - Insurance & Fixed Annuities. Own Business. 0 hrs per week. Investment related activity. 1099 received. Not during securities trading hours.
3. Final Expense Plus, PLLC - Insurance & Fixed Annuities. Own Business. 0 hrs per week. Investment related activity. 1099 received. Not during securities trading hours.

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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.

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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
Judgment/Lien	2

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 13
Action Date:	11/07/2019
Organization Investment-Related?	
Type of Court:	District of Arizona
Name of Court:	United States Bankruptcy Court District of Arizona
Location of Court:	Tucson, Arizona
Docket/Case #:	4:19-bk-13664-SHG
Action Pending?	No
Disposition:	Direct Payment Procedure
Disposition Date:	11/08/2019
Amount Paid:	$520.00
SIPA (Securities Investor Protection Act)Trustee:	Dianne Kerns
Currently Open?	Yes
Date Direct Payment Initiated/Filed or Trustee Appointed:	11/22/2019
Broker Statement	It was agreed upon to pay $520 monthly for 60 months.

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Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Northwest Hospital
Judgment/Lien Amount:	$472.72
Judgment/Lien Type:	Civil
Date Filed with Court:	05/22/2019
Date Individual Learned:	10/11/2019
Type of Court:	County Court
Name of Court:	Pima County Justice Court
Location of Court:	Pima County, AZ
Docket/Case #:	CV19002968RC
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Pima County (IRS)
Judgment/Lien Amount:	$21,906.16
Judgment/Lien Type:	Tax
Date Filed with Court:	02/07/2019
Date Individual Learned:	01/27/2019
Type of Court:	Pima County, AZ
Name of Court:	Pima County
Location of Court:	Tucson, Pima County, AZ
Docket/Case #:	20190380588
Judgment/Lien Outstanding?	Yes
Broker Statement	CASE IS CLOSED BY THE IRS - "CURRENTLY NOT COLLECTIBLE"

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End of Report

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