



IAPD Report

CHARLES KENNETH WAREHAM

CRD# 2193537

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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

CHARLES KENNETH WAREHAM (CRD# 2193537)

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 **04/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	03/14/2014
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	03/14/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	LPL FINANCIAL LLC	6413	HARTFORD, CT	11/11/2005 - 03/21/2014
IA	LPL FINANCIAL LLC	6413	HARTFORD, CT	11/11/2005 - 03/21/2014
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	HARTFORD, CT	04/06/1992 - 11/02/2005

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	3



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

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**
Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130
Firm ID#: 7717

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	03/14/2014
B FINRA	General Securities Representative	Approved	03/14/2014
B Alabama	Agent	Approved	09/30/2022
B California	Agent	Approved	09/30/2022
B Connecticut	Agent	Approved	03/14/2014
IA Connecticut	Investment Adviser Representative	Approved	03/14/2014
B Florida	Agent	Approved	05/06/2014
B Georgia	Agent	Approved	06/01/2017
B Maine	Agent	Approved	06/16/2014
B Maryland	Agent	Approved	09/02/2025
B Massachusetts	Agent	Approved	01/02/2019
B Nevada	Agent	Approved	09/02/2021
B New Hampshire	Agent	Approved	05/12/2015



Qualifications

	Regulator	Registration	Status	Date
B	New Mexico	Agent	Approved	05/13/2024
B	New York	Agent	Approved	07/17/2019
B	North Carolina	Agent	Approved	05/02/2014
B	Ohio	Agent	Approved	01/23/2024
B	Rhode Island	Agent	Approved	03/14/2014
B	South Carolina	Agent	Approved	11/27/2017
B	Tennessee	Agent	Approved	09/03/2020
B	Virginia	Agent	Approved	04/04/2017

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC
750 MAIN STREET
SUITE 400
HARTFORD, CT 06103



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	03/06/2000

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/10/1992

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	01/19/1995

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	11/11/2005 - 03/21/2014	LPL FINANCIAL LLC	CRD# 6413	HARTFORD, CT
IA	11/11/2005 - 03/21/2014	LPL FINANCIAL LLC	CRD# 6413	HARTFORD, CT
IA	04/06/1992 - 11/02/2005	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	HARTFORD, CT
B	03/11/1992 - 11/02/2005	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	HARTFORD, CT
B	03/11/1992 - 11/02/2005	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
03/2014 - Present	INDEPENDENT FINANCIAL GROUP LLC	FINANCIAL ADVISOR	Y	HARTFORD, CT, 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) INSURANCE

POSITION: Agent/Representative NATURE: Insurance outside of IFG INVESTMENT RELATED: Yes NUMBER OF HOURS: 160
SECURITIES TRADING HOURS: 160 START DATE: 12/01/1992
ADDRESS: 750 Main Street, Suite 400, Hartford CT 06103, United States
DESCRIPTION: CT INSURANCE AGENT OFFERING VARIOUS TYPES OF INSURANCE PRODUCTS

(2) WAREHAM & ASSOCIATES

POSITION: Officer/Director NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF
HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 12/01/1992
ADDRESS: 750 Main Street, Suite 400, Hartford CT 06103, United States
DESCRIPTION: 100% OWNER OF THE DBA WAREHAM & ASSOCIATES WHICH ACTS AS A DBA FOR CHARLES
WAREHAM AND VALARK FINANCIAL SERVICES, OFFERING INVESTMENT MANAGEMENT, INSURANCE SERVICES AND
FINANCIAL CONSULTING

(3) VAYLARK FINANCIAL SERVICES

POSITION: Officer/Director NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF
HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 10/21/2020
ADDRESS: 750 Main Street, Suite 400, Hartford CT 06103, United States
DESCRIPTION: 100% owner of Vaylark Financial Services, consisting of financial consulting & investment management.



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INDEPENDENT FINANCIAL GROUP, LLC
Allegations:	Allege that investments were not suitable and were not in line with their investment objectives.
Product Type:	Other: Non-traded REITs
Alleged Damages:	\$5,000.01
Alleged Damages Amount Explanation (if amount not exact):	No damages amount listed in statement of claim. Investments at issue still have value so unable to determine what net out of pocket losses are at this time.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	24-00539
Filing date of arbitration/CFTC reparation or civil litigation:	03/11/2024

Customer Complaint Information



Date Complaint Received: 03/12/2024

Complaint Pending? No

Status: Settled

Status Date: 04/28/2025

Settlement Amount: \$14,999.00

Individual Contribution Amount: \$0.00

Broker Statement

Statement of claim (SOC) cherry picked two investments and claimed they were not suitable despite other similar investments in the client's' portfolio and the fact that they are not worthless or otherwise unsaleable and have a current market value. In addition, these were only part of the portfolio which had numerous other investments designed to provide balance and a well-managed portfolio. As noted, the SOC does not contain any damages amount; which, in this case, is because there was an overall net profit. Firm planned to defend on numerous grounds both related to the failures of the SOC (i.e., failure to state a claim on which relief can be granted, failure to plead claim with any element of particularity) and on the actual merits of the case. The fact that an investment does not perform as expected or intended or that a client claims they lost money, absent other factors does not automatically mean the investment was not suitable. In addition, there was never any evidence provided or presented that there was any overall monetary loss suffered by claimant. Finally, even if there was a financial or monetary loss (which, again, there was not in this case), investing in the market involves risk, including the risk of a loss of principal and the Firm is confident these risks were adequately, accurately and sufficiently disclosed on more than one occasion. Case was settled to avoid the time and expense of protracted litigation. Settlement should not be deemed an admission of guilt or liability of the firm and/or the representative.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGED THAT I DID NOT DISCLOSE THAT THE SOURCE OF THE FUNDS FOR HER MUTUAL FUND PURCHASE WAS HER ANNUITY.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$23,518.48

Customer Complaint Information

Date Complaint Received: 02/12/2004

Complaint Pending? No

Status: Settled

Status Date: 04/23/2004

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement

THE MISUNDERSTANDING OF THE CLIENT'S INSTRUCTION RESULTED IN OUR REVERSING THE MUTUAL FUND PURCHASE AND THE RESTORATION



OF THE ANNUITY IN QUESTION.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENTS ALLEGED THAT I MISREPRESENTED THEIR VARIABLE UNIVERSAL LIFE POLICY TO THEM AND DID NOT ADEQUATELY EXPLAIN THE FEATURES OF THE POLICY TO THEM.

Product Type: Other

Other Product Type(s): IDS LIFE-VARIABLE UNIVERSAL LIFE

Alleged Damages: \$17,550.00

Customer Complaint Information

Date Complaint Received: 09/30/2003

Complaint Pending? No

Status: Denied

Status Date: 10/08/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement IT WAS DETERMINED THAT I NEITHER MISREPRESENTED THE VUL POLICY TO THE CLIENT NOR FAILED TO ADEQUATELY EXPLAIN THE POLICY FEATURES, FEES AND RISKS TO HER AT THE POINT OF SALE.



End of Report

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