IAPD Report

WILLIAM M SCHINDLER

CRD# 2297384

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

WILLIAM M SCHINDLER (CRD# 2297384)

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 **08/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	03/05/2024
IA	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	03/05/2024

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
IA	SEMUS WEALTH PARTNERS, LLC	305758	Malvern, PA	03/11/2022 - 03/11/2024
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	Malvern, PA	08/12/2022 - 03/07/2024
IA	MML INVESTORS SERVICES, LLC	10409	BALA CYNWYD, PA	09/03/2015 - 03/15/2022

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

Employment 1 of 1

Firm Name: **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**

Main Address: 7333 EAST DOUBLETREE RANCH RD, SUITE 120
SCOTTSDALE, AZ 85258

Firm ID#: 20804

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/05/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	03/05/2024
B	Arizona	Agent	Approved	03/05/2024
B	Colorado	Agent	Approved	03/05/2024
B	Connecticut	Agent	Approved	03/05/2024
B	Delaware	Agent	Approved	03/05/2024
B	Florida	Agent	Approved	03/05/2024
B	Georgia	Agent	Approved	03/05/2024
B	Illinois	Agent	Approved	04/04/2024
B	Maryland	Agent	Approved	03/05/2024
B	Massachusetts	Agent	Approved	03/06/2024
B	New Hampshire	Agent	Approved	08/12/2025
B	New Jersey	Agent	Approved	03/06/2024

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	03/05/2024
B	North Carolina	Agent	Approved	03/05/2024
B	Pennsylvania	Agent	Approved	03/05/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	03/05/2024
B	South Carolina	Agent	Approved	03/05/2024
B	Texas	Agent	Approved	03/05/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	03/05/2024
B	Virginia	Agent	Approved	03/05/2024
B	Wisconsin	Agent	Approved	03/05/2024

Branch Office Locations

UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER
115 WEST MAIN STREET
2nd FLOOR, STE. C
TRAPPE, PA 19426

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	10/18/2005
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/23/1993

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/25/1993

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	03/11/2022 - 03/11/2024	SEMUS WEALTH PARTNERS, LLC	CRD# 305758	Malvern, PA
B	08/12/2022 - 03/07/2024	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Malvern, PA
IA	09/03/2015 - 03/15/2022	MML INVESTORS SERVICES, LLC	CRD# 10409	BALA CYNWYD, PA
B	12/02/2014 - 03/15/2022	MML INVESTORS SERVICES, LLC	CRD# 10409	BALA CYNWYD, PA
B	09/19/2012 - 11/19/2014	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	SPRINGHOUSE, PA
B	07/25/2012 - 08/28/2012	NYLIFE SECURITIES LLC	CRD# 5167	NEW YORK, NY
B	04/19/2010 - 07/19/2012	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	COLLEGEVILLE, PA
B	03/22/2002 - 05/07/2010	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	COLLEGEVILLE, PA
B	06/08/2000 - 03/13/2002	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	BALTIMORE, MD
B	04/26/1993 - 06/08/2000	LUTHERAN BROTHERHOOD SECURITIES CORP.	CRD# 4205	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
03/2024 - Present	UNITED PLANNERS FINANCIAL SERVICES	REGISTERED REPRESENTATIVE	Y	SCOTTSDALE, AZ, United States
08/2023 - Present	William M. Schindler	Insurance Agent	Y	TRAPPE, PA, United States
08/2022 - 03/2024	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
03/2022 - 03/2024	Semus Wealth Partners, LLC	Investment Advisor Representative	Y	Malvern, PA, United States
12/2014 - 03/2022	MML INVESTORS SERVICES	REGISTERED REP	Y	bala cynwyd, PA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2014 - 03/2022	MASS MUTUAL	AGENT	Y	bala cynwyd, PA, 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.) WILLIAM M. SCHINDLER - INSURANCE AGENT - NON-VARIABLE INSURANCE - TRAPPE, PA - SINCE 08/2023 - INVESTMENT RELATED
2.) CAPITAL LEGACY PARTNERS, LLC - MANAGING PARTNER - DBA NAME FOR MARKETING PURPOSES ONLY - COLLEGEVILLE, PA - SINCE 02/2024 - INVESTMENT RELATED
3.) SCHINDLER FINANCIAL ASSOCIATES, LLC - MANAGING PARTNER - LLC FOR BENEFIT OF TAX PURPOSES - COLLEGEVILLE, PA - SINCE 04/2013 - NOT INVESTMENT RELATED
4.) CAPITAL LEGACY PARTNERS, LLC - MANAGING PARTNER, PRIVATE WEALTH ADVISOR - LLC - TRAPPE, PA - SINCE 08/2019 - NOT INVESTMENT RELATED

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
Termination	1

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:	Firm
Employing firm when activities occurred which led to the complaint:	LUTHERAN BROTHERHOOD
Allegations:	CLIENT ASKED FOR A REVERSAL OF VUL POLICY ISSUED 1999 AS A RESULT OF CLIENT FINDING A NEW HOME AND NEEDING MONIES FROM CONTRACT. RECOGNIZING SURRENDER CHARGES, I RECOMMENDED COMPLETE REVERSAL OF POLICY AND REVERSE ALL COMMISSIONS TO SATISFY CLIENTS NEED FOR CASH TO PURCHASE NEW HOME. PREMIUM MINUS COST OF INSURANCE WAS RETURNED TO CLIENT.
Product Type:	Insurance
Alleged Damages:	$7,799.60
Alleged Damages Amount Explanation (if amount not exact):	CUSTOMER DID NOT REQUEST SPECIFIC AMOUNT ONLY REVERSAL OF THE CONTRACT. PREMIUMS PAID IS THE ALLEGED COMPENSATORY DAMAGE AMOUNT.
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:	07/28/2000

Complaint Pending? No

Status: Settled

Status Date: 10/17/2000

Settlement Amount: $6,358.01

Individual Contribution Amount: $0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LUTHERAN BROTHERHOOD

Allegations: CLIENT ASKED FOR A REVERSAL OF A VUL POLICY ISSUED 1999 AS A RESULT OF CLIENT FINDING A NEW HOME AND NEEDING MONIES FROM THE CONTRACT. RECOGNIZING SURRENDER CHARGES, I RECOMMENDED COMPLETE REVERSAL OF THE POLICY AND REVERSING ALL COMMISSIONS TO SATISFY CLIENTS NEED FOR CASH TO PURCHASE A NEW HOME. PREMIUMS MINUS COST OF INSURANCE WAS RETURNED TO THE CLIENT.

Product Type: Insurance

Alleged Damages: $7,799.60

Alleged Damages Amount Explanation (if amount not exact): CUSTOMER DID NOT REQUEST SPECIFIC AMOUNT ONLY REVERSAL OF THE CONTRACT. PREMIUMS PAID IS THE ALLEGED COMPENSATORY DAMAGE AMOUNT.

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: 07/28/2000

Complaint Pending? No

Status: Settled

Status Date: 10/17/2000

Settlement Amount: $6,358.01

Individual Contribution Amount: $0.00

Broker Statement WOODBURY HAS AMENDED THE DRP TO ALIGN WITH THE U5 COMPLETED BY LUTHERAN BROTHERHOOD ON MARCH 14, 2012

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: LUTHERAN BROTHERHOOD SECURITIES CORP

Allegations:	CLIENT FEELS PRODUCT IS UNSUITABLE. MONTHLY EXPENDITURES ARE BEYOND HIS MEANS.
Product Type:	Other
Other Product Type(s):	VARIABLE UNIVERSAL LIFE INSURANCE
Alleged Damages:	$12,059.37

Customer Complaint Information

Date Complaint Received:	11/07/2001
Complaint Pending?	No
Status:	Denied
Status Date:	01/11/2002
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LUTHERAN BROTHERHOOD SECURITIES CORP.
Allegations:	CLAIM DENIED BY LUTHERAN BROTHERHOOD SECURITIES CORP.
Product Type:	Other
Other Product Type(s):	VARIABLE UNIVERSAL LIFE $500,000
Alleged Damages:	$12,059.37

Customer Complaint Information

Date Complaint Received:	11/07/2001
Complaint Pending?	No
Status:	Denied
Status Date:	02/25/2002
Settlement Amount:	
Individual Contribution Amount:	

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 1

Reporting Source:	Individual
Firm Name:	LUTHERAN BROTHERHOOD SECURITIES CORP.
Termination Type:	Permitted to Resign
Termination Date:	05/22/2000
Allegations:	MR. SCHINDLER'S BUSINESS PRACTICES WERE REVIEWED FOR CONCERNS REGARDING COMPLIANCE WITH COMPANY RULES AND PROCEDURES REGARDING DISCLOSURE AND APPROVAL OF OUTSIDE BUSINESS ACTIVITIES, FILE DOCUMENTATION AND CERTAIN SALES RECOMMENDATIONS. INVESTIGATION CONCLUDED THAT SCHINDLER SUBMITTED INACCURATE U-4 APPLICATIONS, WERE CANCELLED AT THE CLIENT'S REQUEST, AFTER FOLLOW UP REVIEW OF THESE TRANSACTIONS WITH LBSC PERSONNEL. AS OF 3/19/2002 DRP STATES FAILURE TO DISCLOSE OUTSIDE BUSINESS ACTIVITIES WHILE EMPLOYED BY LUTHERAN BROTHERHOOD.
Product Type:	Annuity-Fixed
Broker Statement	I FEEL THAT LUTHERAN BROTHERHOOD SECURITIES CORP'S (LBSC) ALLEGATIONS REGARDING DISCLOSURE AND APPROVAL OF OUTSIDE BUSINESS ACTIVITIES IS INACCURATE. I PROMPLTY DISCLOSED ALL SECURITIES RELATED COMPANIES I WAS CONDUCTING BUSINESS WITH DURING MY TENURE WITH LBSC. CONSECO AND JACKSON NATIONAL LIFE BUSINESS WAS NON-SECURITY RELATED BUSINESS. ALSO, THE GENERAL AGENT AND COMPLIANCE OFFICER INFERRED ME TO TRANSFER SURRENDERED LBSC BUSINESS BACK TO LBSC IN RETURN FOR NOT ACCEPTING COMMISSIONS ON THIS BUSINESS. I VERBALLY GOT APPROVAL FROM GENERAL AGENT FOR USE OF OUTSIDE BUSINESS COMPANIES. CLIENTS DID MEET WITH LBSC PERSONNEL AND ELECTED TO CANCEL APPLICATIONS FROM MOVING MONEY BACK TO LBSC. THE NASD AND I HAVE SPOKEN REGARDING THIS ISSUE ACCORDINGLY I HAVE SUPPORTED THIS VIA DOCUMENTATION. AS OF 03/19/2002 I DID DISCLOSE NON-NASD RELATED COMPANIES TO GENERAL AGENT ED P. FURSICH. HE GAVE VERBAL APPROVAL AND SUPPORTED AND ENDORSED MEETING TO DISCLOSURE CONSECO AND JACKSON NATIONAL PRODUCTS TO MYSELF AND PEERS DURING SEPTEMBER 1999 SALES MEETING.

End of Report

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