



## IAPD Report

# BRADLEY WILLIAM WERNER

CRD# 2329211

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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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

#### BRADLEY WILLIAM WERNER (CRD# 2329211)

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 **06/09/2025**.

#### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	PRIVATE CLIENT SERVICES, LLC	CRD# 120222	12/21/2023
<b>IA</b>	SUMMIT FINANCIAL, LLC	CRD# 299322	12/21/2023

#### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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>	SECURITIES AMERICA ADVISORS, INC.	110518	PORTER, IN	10/19/2017 - 12/21/2023
<b>B</b>	SECURITIES AMERICA, INC.	10205	CHESTERTON, IN	10/19/2017 - 12/21/2023
<b>IA</b>	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	MICHIGAN CITY, IN	10/10/2003 - 10/24/2017

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
Regulatory Event	1
Customer Dispute	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 **22** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **PRIVATE CLIENT SERVICES, LLC**

Main Address: 2225 LEXINGTON ROAD  
LOUISVILLE, KY 40206

Firm ID#: 120222

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	12/21/2023
<b>B</b>	FINRA	General Securities Representative	Approved	12/21/2023
<b>B</b>	Arizona	Agent	Approved	12/21/2023
<b>B</b>	Arkansas	Agent	Approved	12/21/2023
<b>B</b>	California	Agent	Approved	12/21/2023
<b>B</b>	Florida	Agent	Approved	12/21/2023
<b>B</b>	Idaho	Agent	Approved	12/21/2023
<b>B</b>	Illinois	Agent	Approved	12/21/2023
<b>B</b>	Indiana	Agent	Approved	12/22/2023
<b>B</b>	Kansas	Agent	Approved	12/21/2023
<b>B</b>	Louisiana	Agent	Approved	12/21/2023
<b>B</b>	Michigan	Agent	Approved	12/21/2023
<b>B</b>	Minnesota	Agent	Approved	12/26/2023



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> New Mexico	Agent	Approved	12/21/2023
<b>B</b> North Carolina	Agent	Approved	01/04/2024
<b>B</b> Ohio	Agent	Approved	12/21/2023
<b>B</b> Pennsylvania	Agent	Approved	12/21/2023
<b>B</b> South Carolina	Agent	Approved	12/21/2023
<b>B</b> South Dakota	Agent	Approved	12/21/2023
<b>B</b> Tennessee	Agent	Approved	12/21/2023
<b>B</b> Texas	Agent	Approved	07/25/2024
<b>B</b> Utah	Agent	Approved	12/21/2023
<b>B</b> Virginia	Agent	Approved	12/21/2023
<b>B</b> Wisconsin	Agent	Approved	12/21/2023

### Branch Office Locations

**PRIVATE CLIENT SERVICES, LLC**  
Naples, FL

**PRIVATE CLIENT SERVICES, LLC**  
Chesterton, IN

**PRIVATE CLIENT SERVICES, LLC**  
950 E. US Hwy 20  
Michigan City, IN 46360

**PRIVATE CLIENT SERVICES, LLC**  
7144 Kennedy Ave  
Hammond, IN 46323

**PRIVATE CLIENT SERVICES, LLC**  
244 Allegius Drive  
Burns Harbor, IN 46304

### Employment 2 of 2

Firm Name: **SUMMIT FINANCIAL, LLC**  
Main Address: 4 CAMPUS DRIVE  
PARSIPPANY, NJ 07054  
Firm ID#: 299322



### Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	03/27/2024
IA Indiana	Investment Adviser Representative	Approved	01/03/2024

### Branch Office Locations

**SUMMIT FINANCIAL, LLC**  
4 CAMPUS DRIVE  
PARSIPPANY, NJ 07054

**SUMMIT FINANCIAL, LLC**  
CHESTERTON, IN

**SUMMIT FINANCIAL, LLC**  
7144 KENNEDY AVENUE  
HAMMOND, IN 46323

**SUMMIT FINANCIAL, LLC**  
950 EAST US HIGHWAY 20  
MICHIGAN CITY, IN 46323

**SUMMIT FINANCIAL, LLC**  
2801 BOILERMAKER COURT  
VALPARAISO, IN 46383

**SUMMIT FINANCIAL, LLC**  
NAPLES, FL



## 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 Principal Examination (S24)	Series 24	02/13/1997

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/19/1993

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	01/21/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	03/29/1993

### 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	10/19/2017 - 12/21/2023	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	PORTER, IN
B	10/19/2017 - 12/21/2023	SECURITIES AMERICA, INC.	CRD# 10205	CHESTERTON, IN
IA	10/10/2003 - 10/24/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	MICHIGAN CITY, IN
B	09/26/2003 - 10/24/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	MICHIGAN CITY, IN
IA	06/09/2009 - 08/01/2012	ADVANTAGE INVESTMENT MANAGEMENT, LLC	CRD# 146236	CHESTERTON, IN
IA	12/17/1998 - 10/10/2003	FFP ADVISORY SERVICES INC	CRD# 110778	CHESTERTON, IN
B	05/11/1993 - 10/10/2003	FFP SECURITIES, INC.	CRD# 16337	CHESTERFIELD, MO
B	03/24/1993 - 05/11/1993	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	03/24/1993 - 05/11/1993	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
12/2023 - Present	Private Client Services	Registered Rep	Y	Naples, FL, United States
12/2023 - Present	SUMMIT FINANCIAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	PARSIPPANY, NJ, United States
10/2017 - 12/2023	SECURITIES AMERICA ADVISORS	IAR	Y	CHESTERTON, IN, United States
10/2017 - 12/2023	SECURITIES AMERICA, INC.	REGISTERED REP	Y	CHESTERTON, IN, United States
09/2003 - 10/2017	NATIONAL PLANNING CORPORATION	REGISTERED REP	Y	CHESTERTON, IN, United States



## Registration & Employment History



### 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) Brad Werner & Company. 3242 Kumamoto Lane, Naples, FL 34114. S corp which receives the broker dealer commissions and advisory fees. President-run the business. 120 hrs/mo; 8 during trading hrs.
- 2) Parks at Wilson Creek. Celina, TX. Real estate development. Passive investment. 0 hrs/mo.
- 3) Carmen N Werner Trust. 3242 Kumamoto Lane, Naples, FL 34114. Trustee of my spouses Trust. Trustee. 1 hr/mo; 0 during trading hrs.
- 4) WP Development LLC. 1655 Nelson Drive, Chesterton, IN 46304. Ownership of real estate. Managing Partner. 1 hr/mo; 0 during trading hrs.
- 5) Bradley W Werner Living Trust. 3242 Kumamoto Lane, Naples, FL 34114. Living Trust. Trustee. 1 hr/mo; 1 during trading hrs. 12 hours per month devoted to this outside activity; 8-10 hours per month during securities trading hours.
- 6) Fixed Index Annuity, Fixed Annuity and Life insurance. 3242 Kumamoto Lane, Naples, FL 34114. Life insurance, fixed index annuity, fixed annuity. Agent. Non-investment related.
- 7) Extraordinary Lives Revealed (Podcast): Non-investment related - Personal Podcast; Mr. Werner is host/interviewer of the Podcast ([www.extraordinarylivesrevealed.com](http://www.extraordinarylivesrevealed.com)); His role is to interview clients, prospects, partners on their lives; Address: 3242 Kumamoto Lane, Naples FL 34114;



## 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
Regulatory Event	1
Customer Dispute	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	Florida Office of Financial Regulation
<b>Sanction(s) Sought:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	03/27/2024
<b>Docket/Case Number:</b>	120333-SR
<b>URL for Regulatory Action:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Securities America Advisors, Inc.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Rendered investment advice, from a location within Florida, without being registered by the Office.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	03/27/2024



**Sanctions Ordered:** Cease and Desist  
Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$7,500.00

**Portion Levied against individual:** \$7,500.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 03/27/2024

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement** On March 27, 2024, the Office of Financial Regulation (Office) entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Bradley William Werner (Werner). Werner neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Werner violated section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Werner agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and to pay an administrative fine in the amount of \$7,500. The Office agreed to approve Werner's application as an associated person (RA) with Summit Financial, LLC effective March 27, 2024.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** STATE OF FLORIDA OFFICE OF FINANCIAL REGULATION

**Sanction(s) Sought:** Cease and Desist  
Civil and Administrative Penalty(ies)/Fine(s)

**Date Initiated:** 12/26/2023

**Docket/Case Number:** 120333-SR

**Employing firm when activity occurred which led to the regulatory action:** SUMMIT FINANCIAL, LLC

**Product Type:** No Product

**Allegations:** Allegations state that Mr. Bradley Werner was conducting investment advisory business activity from Florida between January 2023 and December 2023 without properly being registered with the Florida Office of Financial Regulation.

**Current Status:** Final

**Resolution:** Stipulation and Consent



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 03/14/2024

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$7,500.00

**Portion Levied against individual:** \$7,500.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 03/15/2024

**Was any portion of penalty waived?** No

**Amount Waived:**

**Broker Statement**

During my employment with Securities America Advisors, Inc., a SEC registered investment advisor, I conducted business while in the state of Florida, but did not become a resident until I formally relocated in July of 2023.

From January to July, through a series of miscommunications and perhaps some misunderstanding of the registration rules, my firm opted to not register me as an individual conducting business in the state, instead relying on the Firm's notice filing to alert Florida that advisory business was being conducted within the state by the firm. In July, after my residency in Florida became official, I initiated the registration process through Securities America. While my insurance and broker-dealer registrations were properly filed, my advisory registration was apparently either never filed or improperly filed, causing me to be operating without the appropriate advisor registrations with Florida. This error was not known until I joined Summit Financial in December 2023, and the deficiency was noted by Florida. The deficiency was promptly corrected.



### 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:** FFP SECURITIES, INC.

**Allegations:** CUSTOMERS ALLEGE THAT THE REP RECOMMENDED THAT THEY SWITCH OUT OF AN ANNUITY TO PURCHASE ANOTHER AND THUS QUESTION THE SUITABILTY OF THE RECOMMENDATION.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$19,000.00

### Customer Complaint Information

**Date Complaint Received:** 05/25/2004

**Complaint Pending?** Yes

**Settlement Amount:**

#### Individual Contribution Amount:

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** FFP SECURITIES, INC.

**Allegations:** CUSTOMERS ALLEGE THAT THE REPRESENTATIVE RECOMMENDED THAT THEY SWITCH OUT OF AN ANNUITY TO PURCHASE ANOTHER AND THUS QUESTION THE SUITABILITY OF THE RECOMMENDATION

**Product Type:** Annuity-Variable

**Alleged Damages:** \$19,000.00

**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:** 06/17/2004

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 07/18/2018



**Settlement Amount:**

**Individual Contribution  
Amount:**

**Broker Statement**

This matter is over 14 years old and the originating firm is no longer in business and therefore unable to update this filing. We are requesting that this matter be closed.



## End of Report

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