



## IAPD Report

# CAROLYN BUTLER HOWARD

CRD# 2391466

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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

### CAROLYN BUTLER HOWARD (CRD# 2391466)

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 **08/14/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ACCURATE WEALTH MANAGEMENT, LLC	CRD# 298137	09/21/2021

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** 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	AAG CAPITAL, INC	188	Sarasota, FL	02/13/2022 - 08/14/2025
IA	SEACURE ADVISORS LLC	170079	SARASOTA, FL	04/07/2014 - 09/20/2021
IA	PEGAESUS ADVISORS	128443	WALTHAM, MA	01/12/2012 - 07/25/2014

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



## 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 **4** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **ACCURATE WEALTH MANAGEMENT, LLC**

Main Address: 2211 ASHLEY OAKS CIRCLE  
WESLEY CHAPEL, FL 33544

Firm ID#: 298137

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	09/22/2021
IA	Kentucky	Investment Adviser Representative	Approved	09/21/2021
IA	Massachusetts	Investment Adviser Representative	Approved	10/27/2021
IA	South Carolina	Investment Adviser Representative	Approved	09/24/2021

### Branch Office Locations

**ACCURATE WEALTH MANAGEMENT, LLC**

5577 Broadcast Court  
Sarasota, FL 34240



## 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, 4 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams



Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	02/08/2022
 Securities Industry Essentials Examination (SIE)	SIE	11/03/2021
 General Securities Representative Examination (S7)	Series 7	12/24/1996
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/31/1993

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/21/2022
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/19/1996

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



## 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	02/13/2022 - 08/14/2025	AAG CAPITAL, INC	CRD# 188	Sarasota, FL
IA	04/07/2014 - 09/20/2021	SEACURE ADVISORS LLC	CRD# 170079	SARASOTA, FL
IA	01/12/2012 - 07/25/2014	PEGAESUS ADVISORS	CRD# 128443	WALTHAM, MA
IA	10/04/2011 - 02/07/2014	LPL FINANCIAL LLC	CRD# 6413	WOBURN, MA
IA	10/08/2003 - 12/31/2011	PEGAESUS ADVISORS, INC.	CRD# 128443	LEXINGTON, MA
IA	04/18/1997 - 10/24/2003	LEXINGTON ADVISORS	CRD# 128683	LEXINGTON, MA
B	02/07/1997 - 01/12/1999	BREWSTER SECURITIES INC.	CRD# 4090	BELLEAIRE BEACH, FL
B	08/14/1996 - 02/07/1997	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	09/01/1993 - 08/22/1996	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	09/01/1993 - 08/22/1996	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, 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
02/2022 - Present	AAG Capital, Inc.	registered representative	Y	Wesley Chapel, FL, United States
01/2014 - Present	SeaCure Advisors LLC	PRINCIPAL AND CCO	Y	SARASOTA, FL, 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.

Soaring Spirits International is a nonprofit organization that provides support to widowed people. I have been invited to provide classes to newly widowed people on a quarterly basis. The course will entail 4 sessions on Understanding Financial planning. The first session is in June, 2024. The other area is that they want me to provide a presentation in San Diego in July. The topic is "Seven Steps to Securing Your Finances After the Death of Your Person". The only compensation to me is 2 days of hotel costs is covered. Also, my registration fee has been waived. I am working with Nomada Creative to help develop my contributions. I have also been invited to participate in a thought group as they want to expand what they are doing to help more widowed people. There is no income for participation. [www.widowvillage.org](http://www.widowvillage.org) or [www.soaringspirits.org](http://www.soaringspirits.org) are the websites.

Lexington Philharmonic Orchestra

It is not investment related

161 N. Mill St.; Lexington, Ky 40507

Board oversight of the Orchestra business

On the board of directors - help increase membership

No title other than board member

Fall 2020

1 hour/month

Board meetings are during trading hours - Tues evenings 4:30-6 every other month.

Duties are to comment or approve or reject changes made within the orchestra. Recently, we hired a new music director for example.

100 Women

No formal address - not investment related

Donate money to support women and children nonprofit organizations and help increase membership

Spring 2016 start date

2 hours/quarter - 1 meeting 4 times/year generally on Monday AM around lunch time for 1 hour - I am often unavailable due to other work commitments.

Duties to help increase membership and attend evening social gatherings 4 times/year - not during trading hours - 1 hour/quarter

Executive committee member - no other title

Duties - increase awareness and make calls to existing members and increase membership.

Licensed insurance agent; non-investment related; appx 10% of her time

Investment advisory representative at Accurate Wealth Management (dba SeaCure Advisors) in Sarasota, FL. 40 hours per week.

Trustee, Carolyn Howard Revocable Trust and Jack B Howard Trust, 5 hours per month, non 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	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 1

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** SEACURE ADVISORS LLC

**Allegations:** In March 2017 a client alleges Ms. Howard advised and recommended the purchase of two structured notes, in which the client alleges Ms. Howard represented that there would be "zero risk" in these structured notes. However, at time of purchase, the firm that issued the notes was under investigation with government agencies for potentially fraudulent activity, where the notes were terminated, monthly payments ceased in April 2018, and the remainder of investments into notes were lost. In addition, client alleges that Ms. Howard failed to disclose the commissions received for the purchase of the notes.

Ms. Howard then recommended an insurance policy that would allegedly shelter client's annuity income. Ms. Howard also advised withdrawing a sum from the annuity, annually, in order to generate excess cash. However, Ms. Howard failed to disclose to the client that substantial and hefty early withdrawal fees would incur and that Ms. Howard would make more commissions when these withdrawals occurred.

**Product Type:** Annuity-Fixed  
Derivative

**Alleged Damages:** \$172,834.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes



**Arbitration/Reparation forum or court name and location:** Commonwealth of Kentucky Fayette Circuit Court

**Docket/Case #:** 18CI2268

**Filing date of arbitration/CFTC reparation or civil litigation:** 06/21/2018

### Customer Complaint Information

**Date Complaint Received:** 06/22/2018

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 01/15/2019

**Settlement Amount:** \$125,000.00

**Individual Contribution Amount:** \$15,000.00

### Civil Litigation Information

**Type of Court:** State Court

**Name of Court:** Commonwealth of Kentucky Fayette Circuit Court

**Location of Court:** Fayette County, KY

**Docket/Case #:** 18CI2268

**Date Notice/Process Served:** 06/22/2018

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 01/15/2019

**Monetary Compensation Amount:** \$125,000.00

**Individual Contribution Amount:** \$15,000.00

### Broker Statement

The client was going through a divorce and asked if I could help her walk through the process. Early on in the process, the client wanted an annuity with the money she would receive from the divorce. After determining the Client's retirement age and understanding the client was risk averse, I recommended an annuity, which was a cheaper alternative to a long term insurance policy, while providing the identical benefits.

The Client was self-educated regarding investments and inquired whether a structured note could be acquired through our advisory services. After due diligence was performed, a structured note through Future Income Payments (FIP) was recommended to the Client. Both the Client and I reviewed the product and upon full review, the client decided to purchase the structured note. 1 year later, FIP began having tremendous problems and recurring payments stopped as of March 31. Information regarding the accounts at FIP was pursued, where I engaged with counsel to further bolster this effort.

In addition, I engaged other agents to try to recoup these monies through multiple means. I have kept the client informed about my efforts on their behalf.



## End of Report

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