



IAPD Report

MICHAEL STEVEN GREENBERG

CRD# 2437741

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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

MICHAEL STEVEN GREENBERG (CRD# 2437741)

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 **10/06/2015**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	GREENBERG FINANCIAL GROUP	CRD# 226707	10/06/2015

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	MONTICELLO INVESTMENT SERVICES, INC.	140851	DELARY BEACH, FL	05/21/2012 - 10/06/2015
B	MIDAMERICA FINANCIAL SERVICES, INC.	47351	DELRAY BEACH, FL	04/12/2012 - 10/06/2015
IA	ALLIED BEACON WEALTH MANAGEMENT, LLC	134922	RICHMOND, VA	10/26/2011 - 04/25/2012

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
Criminal	2



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

Employment 1 of 1

Firm Name: **GREENBERG FINANCIAL GROUP**
Main Address: 3240 RIDGE LANE
BOYNTON BEACH, FL 33435
Firm ID#: 226707

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	10/06/2015

Branch Office Locations

GREENBERG FINANCIAL GROUP
3240 RIDGE LANE
BOYNTON BEACH, FL 33435



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, 2 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
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B Securities Industry Essentials Examination (SIE)	SIE	10/06/2015
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B General Securities Representative Examination (S7)	Series 7	01/19/1994
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State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	05/01/2006
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B Uniform Securities Agent State Law Examination (S63)	Series 63	01/24/1994
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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
IA	05/21/2012 - 10/06/2015	MONTICELLO INVESTMENT SERVICES, INC.	CRD# 140851	DELARY BEACH, FL
B	04/12/2012 - 10/06/2015	MIDAMERICA FINANCIAL SERVICES, INC.	CRD# 47351	DELRAY BEACH, FL
IA	10/26/2011 - 04/25/2012	ALLIED BEACON WEALTH MANAGEMENT, LLC	CRD# 134922	RICHMOND, VA
B	10/03/2011 - 04/25/2012	ALLIED BEACON PARTNERS, INC.	CRD# 46227	DELRAY BEACH, FL
IA	01/06/2010 - 09/30/2011	WORKMAN SECURITIES CORPORATION	CRD# 31898	DELRAY BEACH, FL
B	01/04/2010 - 09/30/2011	WORKMAN SECURITIES CORPORATION	CRD# 31898	DELRAY BEACH, FL
B	09/16/2009 - 02/08/2010	LPL FINANCIAL CORPORATION	CRD# 6413	DELRAY BEACH, FL
IA	02/22/2007 - 02/04/2010	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	BOYNTON BEACH, FL
B	02/08/2007 - 10/07/2009	MUTUAL SERVICE CORPORATION	CRD# 4806	DELRAY BEACH, FL
IA	02/02/2007 - 02/06/2007	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	02/01/2007 - 02/06/2007	KOVACK SECURITIES INC.	CRD# 44848	BOYNTON BEACH, FL
IA	08/07/2006 - 01/18/2007	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	BOCA RATON, FL
B	07/28/2006 - 01/18/2007	SECURITIES AMERICA, INC.	CRD# 10205	BOCA RATON, FL
B	01/17/2001 - 08/07/2006	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	BOYNTON BEACH, FL
B	02/22/1997 - 12/31/1998	LEGACY FINANCIAL SERVICES, INC.	CRD# 38697	PETALUMA, CA
B	01/05/1995 - 05/31/1995	FLORIDA FINANCIAL CENTERS, INC.	CRD# 30058	



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	08/28/1994 - 12/21/1994	JOSEPH CHARLES & ASSOC., INC.	CRD# 3949	BOCA RATON, FL
B	01/20/1994 - 05/27/1994	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, 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
06/2015 - Present	BENEFITS CONCEPTS INC., D/B/A GREENBERG FINANCIAL GROUP	INVESTMENT ADVISER REPRESENTATIVE	Y	BOYNTON BEACH, FL, United States
08/2000 - Present	BENEFIT CONCEPTS, INC., D/B/A GREENBERG FINANCIAL GROUP	PRESIDENT	Y	BOYNTON BEACH, FL, 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.

- FRIVOLOUS CHOCHKIES/BOYNTON BEACH, FL 33435/PARTNER/NON INVESTMENT RELATED/ASSIST IN PURCHASING AND SALES/RETAIL SALES OF GENERAL MERCHANDISE INCLUDING JEWELRY, TOYS AND GARDEN ORNAMENTS/4 HOURS DEVOTED PER MONTH
- BENEFIT CONCEPTS, INC./DELRAY BEACH, FL 33444/OWNER/INVESTMENT RELATED/SINCE 1999/LIFE INSURANCE, HEALTH INSURANCE, LONG TERM CARE/SALES AND SERVICE OF INSURANCE PRODUCTS/20 HOURS PER MONTH DEVOTED



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
Criminal	2

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source: Individual

Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: FLORIDA SUPERIOR COURT GA 20 17 BELDEN AVE
PO BOX 2225
NORWALK, CT #CR92-59168-5

Charge Date: 11/11/1992

Charge Details: CHARGE OF ISSUING BAD CHECK
MISDEMEANOR
NO PLEA - CHARGE WAS NOLLED
CHARGE WAS NOT INVESTMENT RELATED

Felony? No

Current Status: Final

Status Date: 11/20/1992

Disposition Details: CHARGE WAS NOLLED ON 11/20/1992
THERE WAS NO SENTENCE OR PENALTY

Broker Statement I HAD A BUSINESS WHICH CLOSED AND FILED BANKURPTCY IN 08/1992. THERE WAS ONE OUTSTANDING CHECK (ABOUT \$150 NORWALK REFACE COMPANY). AS SIGNATORY AT BANK FOR ACCOUNT (THE CHECK WAS ACTUALLY SIGNED BY ACCOUNTANT) I WAS CHARGED. (11/11/1992) I MADE ONE COURT APPEARANCE AND CHARGE WERE NOLLED. (11/20/1992)

Disclosure 2 of 2



Reporting Source:	Individual
Court Details:	HAWTHORNE, CT, POLICE DEPT/DEPT OF CORRECTIONS, VALHALLA, NY N/A COUNTY OF WESTCHESTER STATE OF NY.
Charge Date:	11/20/1972
Charge Details:	CRIMINAL POSSESSION STOLEN PROPERTY, UNAUTHORIZED USE OF MOTOR VEHICLE POSSESSION OF STOLEN PROPERTY 1.) COUNT 2.) FELONY 3.) PLED GUILTY 4.) NOT INVESTMENT RELATED
Felony?	Yes
Current Status:	Final
Status Date:	01/29/1974
Disposition Details:	WAS SENTENCED TO 6 MONTHS IN PETERSBERG, VA
Broker Statement	I WAS A PASSENGER IN CAR THAT WAS STOPPED TRAFFIC VIOLATIONS THE CAR WAS FOUND TO BE STOLLEN, AND I WAS ARRESTED 2-3 DAYS LATER.



End of Report

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