



## IAPD Report

### DAWNE ANN FERLAND

CRD# 2893989

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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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

### DAWNE ANN FERLAND (CRD# 2893989)

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 **12/05/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WOODSTOCK WEALTH MANAGEMENT, INC.	CRD# 283472	06/06/2018
B	ST. BERNARD FINANCIAL SERVICES, INC.	CRD# 36956	01/12/2021

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	WOODSTOCK FINANCIAL GROUP, INC.	38095	UNION, KY	08/09/2005 - 12/10/2019
IA	WOODSTOCK FINANCIAL GROUP, INC.	38095	UNION, KY	08/15/2005 - 10/31/2018
IA	A. G. EDWARDS & SONS, INC.	4	BLUE ASH, OH	01/13/2003 - 05/31/2005

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

#### Employment 1 of 2

Firm Name: **WOODSTOCK WEALTH MANAGEMENT, INC.**

Main Address: 250 RIVER PARK NORTH DRIVE  
WOODSTOCK, GA 30188

Firm ID#: 283472

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	11/16/2018
IA Kentucky	Investment Adviser Representative	Approved	06/06/2018
IA Louisiana	Investment Adviser Representative	Approved	09/03/2025
IA Ohio	Investment Adviser Representative	Approved	10/24/2019
IA Rhode Island	Investment Adviser Representative	Approved	07/25/2018
IA Texas	Investment Adviser Representative	Restricted Approval	07/18/2018

#### Branch Office Locations

**WOODSTOCK WEALTH MANAGEMENT, INC.**

Union, KY

#### Employment 2 of 2

Firm Name: **ST. BERNARD FINANCIAL SERVICES, INC.**

Main Address: 1609 WEST MAIN ST  
RUSSELLVILLE, AR 72801

Firm ID#: 36956

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/12/2021



## Qualifications

Regulator	Registration	Status	Date
B Colorado	Agent	Approved	02/08/2021
B Kentucky	Agent	Approved	01/14/2021
B Ohio	Agent	Approved	01/22/2021
B Texas	Agent	Approved	01/22/2021

## Branch Office Locations

**ST. BERNARD FINANCIAL SERVICES, INC.**  
Union, KY



## 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
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	07/10/1997

#### State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/24/2006
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/25/1997

### 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	08/09/2005 - 12/10/2019	WOODSTOCK FINANCIAL GROUP, INC.	CRD# 38095	UNION, KY
IA	08/15/2005 - 10/31/2018	WOODSTOCK FINANCIAL GROUP, INC.	CRD# 38095	UNION, KY
IA	01/13/2003 - 05/31/2005	A. G. EDWARDS & SONS, INC.	CRD# 4	BLUE ASH, OH
B	01/09/2003 - 05/31/2005	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
IA	10/11/2001 - 01/09/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	CINCINNATI, OH
B	03/02/1998 - 01/09/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	07/11/1997 - 09/16/1997	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	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
06/2018 - Present	Woodstock Wealth Management, Inc.	IAR	Y	Woodstock, GA, United States
08/2005 - 12/2019	Woodstock FINANCIAL GROUP	REGISTER REP	Y	WOODSTOCK, GA, 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. ASSET MANAGEMENT STRATEGIES; NOT INVESTMENT RELATED; 10157 CEDARWOOD DR, UNION, KY 41091; DBA FOR RELATIONSHIP WITH WOODSTOCK WEALTH MANAGEMENT, INC.; PRESIDENT; 100 PERCENT OWNERSHIP; STARTED 07/2005; DEVOTES APPROXIMATE 2 HOURS A MONTH WHICH ARE NOT DURING TRADING HOURS; DUTIES INCLUDE OPERATING BRANCH OFFICE FOR WWM AND PAYING BRANCH EXPENSES. 2. ASSET MANAGEMENT STRATEGIES; NOT INVESTMENT RELATED; 10157 CEDARWOOD DR, UNION, KY 41091; DBA FOR RELATIONSHIP WITH ST. BERNARD FINANCIAL SERVICES, INC.; PRESIDENT; 100 PERCENT OWNERSHIP; STARTED 1/2021; DEVOTES APPROXIMATE 2 HOURS A MONTH WHICH ARE NOT DURING TRADING HOURS; DUTIES INCLUDE OPERATING BRANCH OFFICE FOR ST. BERNARD FINANCIAL SERVICES, INC. AND PAYING BRANCH EXPENSES. 3. DAWNE A FERLAND - SOLE PROPRIETOR; INVESTMENT RELATED; 10157 CEDARWOOD DR. UNION, KY 41091; SELL NON-SECURITIES



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

INSURANCE; AGENT FOR VARIOUS INSURANCE COMPANIES; 100 PERCENT OWNERSHIP; STARTED JULY 2005; DEVOTES APPROXIMATE NUMBER OF 10 HOURS A MONTH WHICH ARE DURING TRADING HOURS; DUTIES INCLUDE SELLING NON-SECURITIES INSURANCE PRODUCTS. 4. ST. BERNARD FINANCIAL SERVICES, INC.; INVESTMENT RELATED; 1609 WEST MAIN STREET, RUSSELLVILLE, AR 72801; BROKER DEALER I AM REGISTERED WITH; REGISTERED REPRESENTATIVE; ZERO OWNERSHIP; STARTED 1/2021; DEVOTES APPROXIMATE 2 HOURS A MONTH WHICH ARE DURING TRADING HOURS; OPERATING BRANCH OFFICE



## 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	PRUDENTIAL SECURITIES, INC.
<b>Allegations:</b>	CUSTOMER CLAIMS HE WAS "PLACED IN UNSUITABLE INVESTMENTS" BUT THE "INVESTMENT THAT [HE] WAS PUT INTO WERE MUCH TOO RISKY FOR SOMEONE [HIS] AGE." ANNUITY WAS PURCHASED ON OCTOBER 28, 1999. NO DAMAGES ARE SPECIFIED BUT APPEAR TO BE IN EXCESS OF \$5,000.

<b>Product Type:</b>	Other
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<b>Other Product Type(s):</b>	ANNUITY
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<b>Alleged Damages:</b>	\$0.00
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### Customer Complaint Information

<b>Date Complaint Received:</b>	04/11/2006
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<b>Complaint Pending?</b>	No
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<b>Status:</b>	Closed/No Action
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<b>Status Date:</b>	02/28/2007
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<b>Settlement Amount:</b>	
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<b>Individual Contribution Amount:</b>	
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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES

**Allegations:** UNSUITABLE INVESTMENTS  
ANNUITY PURCHASED ON OCTOBER 28, 1999

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

**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 04/10/2006

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 02/27/2007

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** NO DAMAGES SPECIFIED BUT APPEAR TO BE IN EXCESS OF \$5000.00 I DENY ALL ALLEGATIONS IN THE COMPLAINT. I MAINTAIN THAT THE SALES OF THE ANNUITIES WERE PROPER AND IN LINE WITH THE CUSTOMERS OBJECTIVES. I BELIEVE THE CUSTOMER HAS BEEN GUIDED BY ANOTHER FINANCIAL CONSULTANT INTO MAKING THESE FALSE ALLEGATIONS AGAINST ME SO THAT THE OTHER FC CAN MAKE A SALE.

### Disclosure 2 of 2

**Reporting Source:** Firm

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

**Allegations:** CUSTOMER CLAIMS THAT HE WAS "TRANSFERRED INTO UNSUITABLE INVESTMENTS" AND "WAS LED TO BELIEVE THE ANNUITY WAS A LITTLE TO NO RISK WAY TO ACCUMULATE GROWTH." ANNUITY PURCHASED ON OCTOBER 2, 2000.

**Product Type:** Other

**Other Product Type(s):** ANNUITY

**Alleged Damages:** \$250,000.00

### Customer Complaint Information

**Date Complaint Received:** 04/11/2006

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 03/13/2007

**Settlement Amount:**

**Settlement Amount:****Individual Contribution Amount:****Firm Statement** THIS MATTER IS DENIED.**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES**Allegations:** CUSTOMER ALLEGES UNSUITABLE RECOMENDATIONS WITH RESPECT TO A VARIABLE ANNUITY**Product Type:** Annuity(ies) - Variable**Alleged Damages:** \$250,000.00**Customer Complaint Information****Date Complaint Received:** 04/10/2006**Complaint Pending?** No**Status:** Denied**Status Date:** 03/13/2007**Settlement Amount:****Individual Contribution Amount:****Broker Statement** I DENY ALL ALLEGATIONS IN THE COMPLAINT. I MAINTAIN THAT THE SALES OF THE ANNUITIES WERE PROPER AND IN LINE WITH THE CUSTOMERS OBJECTIVES. I BELIEVE THE CUSTOMER HAS BEEN GUIDED BY ANOTHER FINANCIAL CONSULTANT INTO MAKING THESE FALSE ALLEGATIONS AGAINST ME SO THAT THE OTHER FC CAN MAKE A SALE.



## 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:** Firm  
**Firm Name:** A.G. EDWARDS  
**Termination Type:** Discharged  
**Termination Date:** 05/23/2005  
**Allegations:** VIOLATION OF FIRM RULES.  
**Product Type:** No Product  
**Other Product Types:** -----

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**Reporting Source:** Individual  
**Firm Name:** A.G. EDWARDS  
**Termination Type:** Discharged  
**Termination Date:** 05/23/2005  
**Allegations:** VIOLATION OF FIRM RULES.  
**Product Type:** No Product  
**Other Product Types:**

**Broker Statement** I DENY VIOLATING ANY INDUSTRY OR FIRM RULES AND AS A RESULT FILED AN ARBITRATION CLAIM AGAINST A.G. EDWARDS & SONS, INC. WHICH RESULTED IN A DECISION BY THE ARBITRATION PANEL WHICH REQUIRES A.G. EDWARDS & SONS, INC. TO PAY ME A MONETORY AWARD AS COMPENSATORY DAMAGES. THE AWARD DECISION ALSO STATED THAT BASED ON THE DEFAMATORY NATURE OF THE INFORMATION CONTAINED IN DAWNE ANN FERLAND'S FORM U-5 FILED BY A.G. EDWARDS & SONS, INC. AND MAINTAINED BY THE CENTRAL REGISTRATION DEPOSITORY (CRD), THE PANEL RECOMMENDS THE EXPUNGEMENT OF THE TERMINATION COMMENT CONTAINED IN SECTION 3 OF THE FORM U5 AND ASSOCIATED WITH THE TERMINATION DRP CONTAINED IN QUESTION 7F(1), ITEM #4 ON THE FORM U5. THE COMMENT SHOULD BE AMENDED TO "VIOLATION OF FIRM RULES."



## End of Report

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