



## IAPD Report

# Patricia MichelleHeaton Parker

CRD# 2927338

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

### Patricia MichelleHeaton Parker (CRD# 2927338)

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 **03/20/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	PATRICIA HEATON PARKER, CFP	CRD# 174884	01/10/2018
	ACCURATE WEALTH MANAGEMENT, LLC	CRD# 298137	08/06/2025

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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
	XYPN INVEST	285967	Zionsville, IN	11/27/2024 - 03/06/2025
	PATRICIA HEATON PARKER, CFP	174884	ORANGE, CA	01/27/2017 - 12/31/2017
	PATRICIA HEATON PARKER, CFP	174884	SANTA ANA, CA	09/22/2015 - 12/31/2016

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

#### Employment 1 of 2

Firm Name: **ACCURATE WEALTH MANAGEMENT, LLC**  
Main Address: 2211 ASHLEY OAKS CIRCLE  
WESLEY CHAPEL, FL 33544  
Firm ID#: 298137

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	08/06/2025
<b>IA</b> Indiana	Investment Adviser Representative	Approved	08/07/2025

#### Branch Office Locations

**ACCURATE WEALTH MANAGEMENT, LLC**  
620 Newport Center Drive  
Suite 1100  
Newport Beach, CA 92660

**ACCURATE WEALTH MANAGEMENT, LLC**  
8888 Keystone Crossing Drive  
Suite1300  
Indianapolis, IN 46240

#### Employment 2 of 2

Firm Name: **PATRICIA HEATON PARKER, CFP**  
Main Address: 75 N MAIN STREET  
ZIONSVILLE, IN 46077  
Firm ID#: 174884

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	01/10/2018
<b>IA</b> Indiana	Investment Adviser Representative	Approved	05/03/2023

#### Branch Office Locations

**PATRICIA HEATON PARKER, CFP**  
75 N MAIN STREET  
ZIONSVILLE, IN 46077



## 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	02/17/2004

#### General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination (S7)	Series 7	08/13/1999
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/29/1997

#### State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	10/30/2003
Uniform Securities Agent State Law Examination (S63)	Series 63	12/29/1997

### 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	11/27/2024 - 03/06/2025	XYPN INVEST	CRD# 285967	Zionsville, IN
IA	01/27/2017 - 12/31/2017	PATRICIA HEATON PARKER, CFP	CRD# 174884	ORANGE, CA
IA	09/22/2015 - 12/31/2016	PATRICIA HEATON PARKER, CFP	CRD# 174884	SANTA ANA, CA
IA	11/10/2011 - 09/05/2012	MADISON AVENUE SECURITIES, INC.	CRD# 23224	TORRANCE, CA
B	11/09/2011 - 09/05/2012	MADISON AVENUE SECURITIES, INC.	CRD# 23224	TORRANCE, CA
B	12/15/2004 - 05/09/2011	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	DANA POINT, CA
IA	12/15/2004 - 05/09/2011	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	DANA POINT, CA
IA	02/06/2004 - 12/31/2004	USALLIANZ SECURITIES, INC.	CRD# 40875	TERRE HAUTE, IN
B	05/19/2003 - 12/31/2004	USALLIANZ SECURITIES, INC.	CRD# 40875	MINNEAPOLIS, MN
B	02/07/2002 - 04/21/2003	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	ST. CLOUD, MN
B	10/23/2001 - 01/22/2002	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	10/23/2001 - 01/22/2002	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	01/17/2001 - 12/31/2001	AMERICAN INVESTORS GROUP, INC.	CRD# 10020	MINNETONKA, MN
B	06/19/2000 - 12/18/2000	CONSECO SECURITIES, INC.	CRD# 29367	CARMEL, IN
B	11/01/1999 - 06/16/2000	FRANKLIN FINANCIAL SERVICES CORPORATION	CRD# 5435	HOUSTON, TX
B	01/01/1998 - 10/11/1999	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

Registration Dates	Firm Name	ID#	Branch Location
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### 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
07/2025 - Present	Accurate Wealth Management	Investment representative	Y	Wesley Chapel, FL, United States
10/2015 - Present	Discovery Wealth Management	Financial Advisor	Y	Zionsville, IN, United States
07/2015 - Present	Patricia Heaton Parker, CFP	owner	Y	Zionsville, IN, United States
04/2012 - Present	PROTECTED PROMISES, INC.	OWNER	N	Zionsville, IN, United States
11/2024 - 03/2025	XYPN Invest	Investment Advisor Representative	Y	Bozeman, MT, 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. Discovery Wealth Management / Investment related/ DBA for RIA clients / 75 N Main Street Zionsville IN and Michelson Drive, Irvine, CA 92612 / Owner / Financial Planner Investment Manager / 40 hours per month during trading hours.
2. Patricia Heaton Parker CFP - Registered Investment Advisors / Investment Related / Start date October 1, 2015 / Owner, Advisor / 40 hours per week during trading hours - concurrent with Discovery / 75 N Main Street Zionsville IN and Michelson Drive, Irvine, CA 92612.
- 3.Divorce Survival Workshops / Not investment related / Second Saturday Group / Gathered a group of advisors that help women in some stage of develop. / Meet monthly, not during trading hours / Pro bono work / This is a community service event. No charge to attendees. If there is a charge, proceeds are donated to a community organization.
- 4.Protected Promises / Not investment related / Educational effort to help people create a meaningful Advance Health Care Directive / Use background as a former Registered nurse to help individual and families creating their ADHC / Hours minimal and may be during trading hours.
- 5.Integrity Tax Planners / Not investment related / Help clients be tax efficient - not tax / Can send taxes to CPAs and EAs as a part of this group.
- 6."My friends in Philanthropy" / Not investment related / Podcast to share information of other non-profits / The goal is to educate the public in the various Charities for their personal or family needs / No solicitation / Educational only.



## 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	2

### 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 2

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	Indiana
<b>Sanction(s) Sought:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	04/26/2023
<b>Docket/Case Number:</b>	23-0007 CD
<b>URL for Regulatory Action:</b>	<a href="https://securities.sos.in.gov/admin-actions-search/">https://securities.sos.in.gov/admin-actions-search/</a>
<b>Employing firm when activity occurred which led to the regulatory action:</b>	PATRICIA HEATON PARKER, CFP (174884)
<b>Product Type:</b>	No Product
<b>Allegations:</b>	From approximately July 1, 2021, to May 3, 2023, Parker provided unregistered investment advisory services in Indiana. The Division told Parker numerous times to: 1) complete her registration application and 2) not provide investment advisory services until registered. After a Cease and Desist was issued on April 26, 2023, Parker completed her registration application on or about May 3, 2023. She then agreed to a consent agreement on June 30, 2023 agreeing to violating the IUSA for transacting business as an unregistered investment adviser.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)



**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:** 06/30/2023

**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:** \$10,000.00

**Portion Levied against individual:** \$10,000.00

**Payment Plan:**

**Is Payment Plan Current:** No

**Date Paid by individual:** 06/30/2023

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

**Amount Waived:**

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** OFFICE OF THE INDIANA SECRETARY OF STATE, SECURITIES DIVISION

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

**Date Initiated:** 04/26/2023

**Docket/Case Number:** 23-0007CD

**Employing firm when activity occurred which led to the regulatory action:** PATRICIA HEATON PARKER, CFP

**Product Type:** No Product

**Allegations:** In July 2022, Patricia Parker and PHP applied for registration in the State of Indiana after obtaining a place of business in the State of Indiana. During the review of PHP and Patricia Parker's applications to register as an Investment Adviser and Investment Adviser Representative, respectively, the Indiana Secretary of State Securities Division made the determination that PHP and Mrs. Parker were in violation of the Indiana Uniform Securities Act due to not being registered while having a place of business in the State of Indiana. In May 2023, without admitting or denying the allegations, PHP agreed to a Consent Decree proposed by the Indiana Secretary of State Securities Division and agreed to pay an administrative assessment and cease any future violations of the Act.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)



**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:** 06/30/2023

**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:** \$10,000.00

**Portion Levied against individual:** \$10,000.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 07/30/2023

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

**Amount Waived:**

**Disclosure 2 of 2**

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** FINRA

**Sanction(s) Sought:** Suspension

**Date Initiated:** 04/11/2013

**Docket/Case Number:** 2012034672501

**Employing firm when activity occurred which led to the regulatory action:** N/A

**Product Type:** No Product

**Allegations:** RESPONDENT HEATON FAILED TO RESPOND TO FINRA REQUEST FOR INFORMATION

**Current Status:** Final

**Resolution:** LETTER

**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:** 05/06/2013



**Sanctions Ordered:**

Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

**(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?**

**(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or**



**(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?**

**Sanction 1 of 1**

<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	ANY CAPACITY
<b>Duration:</b>	N/A
<b>Start Date:</b>	05/06/2013
<b>End Date:</b>	07/16/2013

<b>Regulator Statement</b>	PURSUANT TO FINRA RULE 9552 AND IN ACCORDANCE WITH FINRA'S NOTICE OF SUSPENSION LETTER DATED APRIL 11, 2013, HEATON IS SUSPENDED ON MAY 6, 2013 FROM ASSOCIATING WITH ANY FINRA MEMBER FIRM IN ANY CAPACITY. IF HEATON FAILS TO REQUEST TERMINATION OF THE SUSPENSION WITHIN THREE MONTHS OF THE DATE OF THE NOTICE OF SUSPENSION, SHE WILL AUTOMATICALLY BE BARRED ON JULY 15, 2013 FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY PURSUANT TO FINRA RULE 9552(H). SUSPENSION LIFTED JULY 16, 2013.
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<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	FINRA
<b>Sanction(s) Sought:</b>	Suspension
<b>Date Initiated:</b>	05/06/2013
<b>Docket/Case Number:</b>	unknown
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Not employed
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Late filing of information on U4. Lack of timely communication.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Reinstated with full privileges



**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:**

07/16/2013

**Sanctions Ordered:**

Other: suspension during investigation. once all items were received, suspension was lifted.

**Broker Statement**

?Patricia's FINRA registration was temporarily suspended from May 6 - July 16 2013 due to a late response to a query relating to a procedural reporting matter, namely the timeliness of a disclosure on form U4. The investigation never involved issues pertaining to clients or investment activities. Patricia 's FINRA registration was reinstated at the completion of the investigation and there were no fines or disciplinary action of any kind.



## End of Report

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