



IAPD Report

CHARLES HOWARD FITZPATRICK

CRD# 2980286

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

CHARLES HOWARD FITZPATRICK (CRD# 2980286)

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 **12/09/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	SILVER OAK SECURITIES, INCORPORATED	CRD# 46947	02/21/2023
IA	SILVER OAK SECURITIES, INC.	CRD# 46947	12/05/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	UNITED ADVISOR GROUP	324205	Surfside Beach, SC	02/28/2023 - 12/09/2025
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	Myrtle Beach, SC	12/01/2017 - 02/20/2023
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	Myrtle Beach, SC	12/01/2017 - 02/20/2023

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

Employment 1 of 1

Firm Name: **SILVER OAK SECURITIES, INC.**
Main Address: 403 N. PARKWAY
STE. 101
JACKSON, TN 38305
Firm ID#: 46947

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	02/21/2023
B	FINRA	General Securities Representative	Approved	02/21/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	02/21/2023
B	New York	Agent	Approved	02/21/2023
B	North Carolina	Agent	Approved	02/22/2023
B	South Carolina	Agent	Approved	02/21/2023
IA	South Carolina	Investment Adviser Representative	Approved	12/05/2025

Branch Office Locations

SILVER OAK SECURITIES, INC.
100 Sutter Drive
Suite 105C
Surfside Beach, SC 29575




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, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	01/22/2003

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/20/2000
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/11/1997

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	12/19/2000
	Uniform Securities Agent State Law Examination (S63)	Series 63	12/29/1997

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
IA	02/28/2023 - 12/09/2025	UNITED ADVISOR GROUP	CRD# 324205	Surfside Beach, SC
IA	12/01/2017 - 02/20/2023	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	Myrtle Beach, SC
B	12/01/2017 - 02/20/2023	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	Myrtle Beach, SC
B	10/15/2008 - 12/05/2017	INVEST FINANCIAL CORPORATION	CRD# 12984	MYRTLE BEACH, SC
IA	10/15/2008 - 12/05/2017	INVEST FINANCIAL CORPORATION	CRD# 12984	MYRTLE BEACH, SC
IA	09/23/2008 - 10/22/2008	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	MINNEAPOLIS, MN
B	09/18/2007 - 10/20/2008	QUESTAR CAPITAL CORPORATION	CRD# 43100	SURFSIDE BEACH, SC
IA	05/04/2007 - 09/14/2007	SOUTHEAST INVESTMENTS, N.C. INC	CRD# 132561	SURFSIDE BEACH, SC
B	12/18/2006 - 09/14/2007	SOUTHEAST INVESTMENTS, N.C., INC.	CRD# 43035	CHARLOTTE, NC
IA	07/26/2005 - 12/15/2006	MUTUAL SERVICE CORPORATION	CRD# 4806	SURFSIDE BEACH, SC
B	10/02/2003 - 12/15/2006	MUTUAL SERVICE CORPORATION	CRD# 4806	SURFSIDE BEACH, SC
B	12/13/2001 - 09/24/2003	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	11/13/2000 - 08/27/2001	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	12/14/1999 - 12/05/2000	SECURITIES AMERICA, INC.	CRD# 10205	LAVISTA, NE
B	08/30/1999 - 12/16/1999	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	08/30/1999 - 12/16/1999	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY



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	12/15/1997 - 07/28/1999	NYLIFE SECURITIES INC.	CRD# 5167	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
02/2023 - Present	Silver Oak Securities	Financial Professional	Y	Jackson, TN, United States
12/1999 - Present	BENEFIT FINANCIAL SERVICES	Insurance Agent	Y	Myrtle Beach, SC, United States
02/2023 - 12/2025	United Advisor Group	Investment Adviser Representative	Y	Cincinnati, OH, United States
12/2017 - 02/2023	Cambridge Investment Research Advisors, Inc.	Financial Advisor	Y	Fairfield, IA, United States
10/2008 - 11/2017	INVEST Financial Corp	Registered Rep	Y	Tampa, 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.

- 1). "Benefit Insurance Services, Inc",Is Not Investment Related,"100 Sutter Dr, Ste 105B, Surfside Beach, SC, 29575, United States",Life and Health and Medicare sales,President,1/1/2000,40 hours per month,0 hours per month during trading hours,Salary Compensation,"Selling Medicare Supplement policies, Medicare Advantage, Prescription Drug plans, Life and ACA health insurance."
- 2). "Benefit Financial Services, LLC",Is Investment Related,"100 Sutter Drive, Ste 105C, Surfside Beach, SC, 29575, United States",Financial Advise,Senior Partner with wife only,1/1/2000,80 hours per month,20 hours per month during trading hours,Commission Compensation,Acquiring clients seminars paperwork study time client appointments etc
- 3). The Benefitz Group (trademark),Is Not Investment Related,"100 Sutter Dr, Ste105, Surfside Beach, SC, 29575, United States",trade mark name only,owner,1/1/2021,0 hours per month,0 hours per month during trading hours,No Compensation Compensation,Trade mark name only
- 4). What Mortgage Fitz LLC,Is Investment Related,"100 Sutter Drive, Suite 105A, Surfside Beach, SC, 29575, United States",Home Loan Mortgage Originator,Mortgage Broker DCA,8/7/2023,25 hours per month,120 hours per month during trading hours,Commission Compensation,Find and provide Mortgages to home buyers.



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: Firm

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

Allegations: WITH REGARD TO A VARIABLE LIFE INSURANCE POLICY PURCHASED IN DECEMBER 1998, THE CUSTOMERS ALLEGE THEY WERE ADVISED BY MR. FITZGERALD THAT BY "PURCHASING THIS POLICY AND PAYING THE TOTAL PREMIUM AT INCEPTION, (THEY) WOULD HAVE FULL COVERAGE FOR THE REST OF (THEIR) LIVES." THE CUSTOMERS FURTHER ALLEGE THAT UPON REDEMPTION OF AN ANNUITY FROM ANOTHER COMPANY TO PAY THE ENTIRE PREMIUM OF THEIR NEW YORK LIFE POLICY "AT THAT TIME (THEY) WERE ADVISED BY MR. FITZGERALD THAT THIS AMOUNTED TO A ROLLOVER OF FUNDS WITHOUT ANY TAX CONSEQUENCES." THE CUSTOMERS THEN ALLEGE THE INTERNAL REVENUE SERVICE TREATED THIS TRANSACTION AS A DISTRIBUTION AND NOT AS A ROLLOVER AS THEY WERE LED TO BELIEVE AND ARE NOW SUBJECT TO TAXES AND PENALTIES. CUSTOMERS REQUEST RECTIFICATION OF THE SITUATION BY WAY OF "RECOMPENSATION."

Product Type: Insurance

Other Product Type(s): SURVIVORSHIP VARIABLE UNIVERSAL LIFE INSURANCE

Alleged Damages: \$9,081.00

Customer Complaint Information

Date Complaint Received: 06/20/2000

Complaint Pending? No

Status: Denied



Status Date: 07/19/2000

Settlement Amount:

Individual Contribution Amount:

Firm Statement UPON REVIEW OF POLICY RECORDS AND DATA, NEW YORK LIFE DID NOT FIND SUFFICIENT EVIDENCE TO SUPPORT THE CUSTOMER'S CLAIMS. NO OFFER OF COMPENSATION HAS BEEN MADE TO THE CUSTOMER.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NEW YORK LIFE

Allegations: WITH REGARDS TO A VARIABLE LIFE INSURANCE POLICY PURCHASED IN DECEMBER 1998, THE CUSTOMERS ALLEGE THEY WERE ADVISED BY MR. FITZPATRICK THAT BY "PURCHASING THIS POLICY AND PAYING THE TOTAL PREMIUM AT INCEPTION, (THEY) WOULD HAVE FULL COVERAGE FOR THE REST OF (THEIR) LIVES." THE CUSTOMERS FURTHER ALLEGE THAT UPON REDEMPTION OF AN ANNUITY FROM ANOTHER COMPANY TO PAY THE ENTIRE PREMIUM OF THEIR NEW YORK LIFE POLICY "AT THAT TIME (THEY) WERE ADVISED BY MR. FITZPATRICK THAT THIS AMOUNTED TO A ROLLOVER OF FUNDS WITHOUT ANY TAX CONSEQUENCES." THE CUSTOMERS THEN ALLEGE THE INTERNAL REVENUE SERVICE TREATED THIS TRANSACTION AS A DISTRIBUTION AND NOT AS A ROLLOVER AS THEY WERE LED TO BELIEVE AND ARE NOW SUBJECT TO TAXES AND PENALTIES. CUSTOMER REQUEST RECTIFICATION OF THE SITUATION BY WAY OF "RECOMPENSATION."

Product Type: Insurance

Other Product Type(s): SURVIVORSHIP VARIABLE UNIVERSAL LIFE INSURANCE

Alleged Damages: \$9,081.00

Customer Complaint Information

Date Complaint Received: 06/20/2000

Complaint Pending? No

Status: Denied

Status Date: 07/19/2000

Settlement Amount:

Individual Contribution Amount:

Broker Statement UPON REVIEW OF POLICY RECORDS AND DATA, NEW YORK LIFE DID NOT FIND SUFFICIENT EVIDENCE TO SUPPORT THE CUSTOMER'S CLAIMS. NO OFFER OF COMPENSATION HAS BEEN MADE TO THE CUSTOMER.



End of Report

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