



IAPD Report

CATHERINE MAE MILANO

CRD# 3003075

| <u>Section Title</u> | <u>Page(s)</u> |
|-------------------------------------|-----------------------|
| Report Summary | 1 |
| Qualifications | 2 - 3 |
| Registration and Employment History | 4 - 6 |
| Disclosure Information | 7 |

i 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

CATHERINE MAE MILANO (CRD# 3003075)

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 **09/24/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|----|----------------------------|-------------|------------------|
| IA | WEALTH WATCH ADVISORS, INC | CRD# 172002 | 09/25/2025 |

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 | IMPACT PARTNERSHIP WEALTH, LLC | 313928 | Mission Viejo, CA | 02/20/2024 - 10/10/2024 |
| IA | IAMS WEALTH MANAGEMENT, LLC | 286085 | MISSION VIEJO, CA | 07/18/2017 - 03/02/2023 |
| IA | KOVACK ADVISORS, INC. | 140808 | Plantation, FL | 04/22/2016 - 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 |
|------------------|-------|
| Customer Dispute | 2 |
| Termination | 1 |
| Financial | 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: **WEALTH WATCH ADVISORS, INC**
Main Address: S VALLEY HWY
8310
ENGLEWOOD, CO 80112
Firm ID#: 172002

| Regulator | Registration | Status | Date |
|---|-----------------------------------|------------------------------|------------|
|  California | Investment Adviser Representative | Approved - Pending IAR CE | 01/01/2026 |

Branch Office Locations

WEALTH WATCH ADVISORS, INC
Mission Viejo, CA



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 |
|------|----------|------|
|------|----------|------|

| | | |
|--|-----|------------|
| Securities Industry Essentials Examination (SIE) | SIE | 12/31/2016 |
|--|-----|------------|

| | | |
|--|----------|------------|
| General Securities Representative Examination (S7) | Series 7 | 09/15/1998 |
|--|----------|------------|

State Securities Law Exams

| Exam | Category | Date |
|------|----------|------|
|------|----------|------|

| | | |
|--|-----------|------------|
| Uniform Combined State Law Examination (S66) | Series 66 | 08/24/2005 |
|--|-----------|------------|

| | | |
|--|-----------|------------|
| Uniform Securities Agent State Law Examination (S63) | Series 63 | 02/03/1998 |
|--|-----------|------------|

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 | 02/20/2024 - 10/10/2024 | IMPACT PARTNERSHIP WEALTH, LLC | CRD# 313928 | Mission Viejo, CA |
| IA | 07/18/2017 - 03/02/2023 | IAMS WEALTH MANAGEMENT, LLC | CRD# 286085 | MISSION VIEJO, CA |
| IA | 04/22/2016 - 12/31/2016 | KOVACK ADVISORS, INC. | CRD# 140808 | Plantation, FL |
| B | 03/31/2016 - 12/31/2016 | KOVACK SECURITIES INC. | CRD# 44848 | Plantation, FL |
| IA | 12/18/2013 - 03/31/2016 | NEWBRIDGE FINANCIAL SERVICES GROUP, INC. | CRD# 130814 | PLANTATION, FL |
| B | 10/08/2013 - 03/31/2016 | NEWBRIDGE SECURITIES CORPORATION | CRD# 104065 | BOCA RATON, FL |
| B | 11/12/2012 - 10/15/2013 | CBG FINANCIAL GROUP, INC. | CRD# 6578 | WEST PALM BEACH, FL |
| IA | 01/31/2013 - 07/02/2013 | CBG WEALTH MANAGEMENT | CRD# 162603 | BOCA RATON, FL |
| IA | 05/05/2010 - 09/21/2012 | JHS CAPITAL ADVISORS, LLC | CRD# 112097 | BOCA RATON, FL |
| B | 03/30/2010 - 09/21/2012 | JHS CAPITAL ADVISORS, LLC | CRD# 112097 | BOCA RATON, FL |
| IA | 07/01/2009 - 03/31/2010 | GUNNALLEN FINANCIAL, INC | CRD# 17609 | DEERFIELD BEACH, FL |
| B | 06/17/2009 - 03/31/2010 | GUNNALLEN FINANCIAL, INC | CRD# 17609 | DEERFIELD BEACH, FL |
| B | 05/29/2007 - 06/23/2009 | CITIGROUP GLOBAL MARKETS INC. | CRD# 7059 | PLANTATION, FL |
| IA | 05/29/2007 - 06/23/2009 | CITIGROUP GLOBAL MARKETS INC. | CRD# 7059 | PLANTATION, FL |
| IA | 08/30/2005 - 05/29/2007 | CITICORP INVESTMENT SERVICES | CRD# 23988 | FORT LAUDERDALE, FL |
| B | 06/30/2004 - 05/29/2007 | CITICORP INVESTMENT SERVICES | CRD# 23988 | FORT LAUDERDALE, FL |



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 | 09/19/2003 - 05/13/2004 | ESSEX NATIONAL SECURITIES, INC. | CRD# 25454 | NAPA, CA |
| B | 03/26/2001 - 08/15/2003 | SUNTRUST SECURITIES, INC. | CRD# 17499 | ATLANTA, GA |
| B | 02/05/1999 - 03/16/2001 | DEAN WITTER REYNOLDS INC. | CRD# 7556 | PURCHASE, NY |
| B | 09/16/1998 - 11/24/1998 | AMERICAN EXPRESS FINANCIAL ADVISORS INC. | CRD# 6363 | MINNEAPOLIS, MN |
| B | 09/16/1998 - 11/24/1998 | IDS LIFE INSURANCE COMPANY | CRD# 6321 | MINNEAPOLIS, MN |

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 |
|-------------------|-----------------------------------|-----------------------------------|--------------------|------------------------------------|
| 02/2024 - Present | IMPACT PARTNERSHIP WEALTH, LLC | INVESTMENT ADVISER REPRESENTATIVE | Y | MARIETTA, GA, United States |
| 02/2024 - Present | WOMENS WEALTH MANAGEMENT | FINANCIAL ADVISOR | Y | MISSION VIEJO, CA, United States |
| 06/2023 - Present | ADVISORS IGNITE USA | INSURANCE AGENT | Y | MISSION VIEJO, CA, United States |
| 01/2022 - 06/2023 | MILANO INVESTMENT FOUNDATION, INC | INSURANCE AGENT | Y | MISSION VIEJO, CA, United States |
| 05/2017 - 03/2023 | IAMS WEALTH MANAGEMENT, LLC | INVESTMENT ADVISER REPRESENTATIVE | Y | ELKHORN, NE, United States |
| 12/2016 - 05/2017 | UNEMPLOYED | UNEMPLOYED | N | PLANTATION, FL, United States |
| 03/2016 - 12/2016 | KOVACK ADVISORS, INC | INVESTMENT ADVISER REPRESENTATIVE | Y | FORT LAUDERDALE, FL, United States |
| 03/2016 - 12/2016 | KOVACK SECURITIES, INC. | REGISTERED REPRESENTATIVE | Y | FORT LAUDERDALE, 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.

1) ADVISORS IGNITE USA; YES INVESTMENT RELATED; 27825 EMERALD MISSION VIEJO, CA 92691; ANNUITY AND LIFE INSURANCE PRODUCTS; INSURANCE AGENT; 06/2023; 100HRS/MO DEVOTED; 60HRS/MO DEVOTED DURING SECURITIES TRADING HOURS; SELLING ALL TYPES OF ANNUITIES AND LIFE INSURANCE.

2) ST KILIAN CATHOLIC CHURCH; NON INVESTMENT RELATED; 26872 ESTANCIERO DRIVE MISSION VIEJO, CA 92691; VOLUNTEERING; VOLUNTEER; 01/2023; 4HRS/MO DEVOTED; 0HRS/MO DEVOTED DURING SECURITIES TRADING HOURS; VOLUNTEER TIME TO WORK AT FUNCTIONS TO RAISE MONEY FOR THE CHURCH.



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 |
| Financial | 2 |

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

| | |
|--|--|
| Reporting Source: | Firm |
| Employing firm when activities occurred which led to the complaint: | JHS CAPITAL ADVISORS, LLC |
| Allegations: | CLAIMANT ALLEGED FRAUD, BREACH OF FIDUCIARY DUTY, CHURNING AND UNAUTHORIZED TRADING. |
| Product Type: | Equity-OTC Equity Listed (Common & Preferred Stock) |
| Alleged Damages: | \$200,000.00 |
| Alleged Damages Amount Explanation (if amount not exact): | STATEMENT OF CLAIM SUGGESTS LOSSES IN 2 ACCOUNTS OF APPX. \$200,000.00. |

Arbitration Information

| | |
|---|-------------|
| Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): | ARBITRATION |
| Docket/Case #: | 12-02818 |
| Date Notice/Process Served: | 08/09/2012 |
| Arbitration Pending? | No |
| Disposition: | Settled |



Disposition Date: 09/27/2013

Monetary Compensation Amount: \$96,000.00

Individual Contribution Amount: \$0.00

Firm Statement THE PARTIES ARE MINDFUL OF THE UNCERTAINTIES OF LITIGATION AND DESIRE TO SETTLE AND RESOLVE ALL CLAIMS. SETTLEMENT IS THE RESULT OF COMPROMISE OF THE DISPUTED CLAIMS.

.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: JHS CAPITAL ADVISORS

Allegations: CLAIMANT SEEKS DAMAGES RELATED TO HIS ACCOUNT. CAUSES OF ACTION INCLUDE BUT ARE NOT LIMITED TO NEGLIGENCE, FRAUD, AND BREACH OF FIDUCIARY DUTY. THE CASE WAS DISMISSED WITH NO MONETARY DAMAGES ASSESSED. THE CLAIMANT IS NOW DECEASED AND DIED OF AN OVERDOSE OF AN ILLEGAL SUBSTANCE.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$200,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 12/01/2009

Complaint Pending? No

Status: Closed/No Action

Status Date: 12/01/2012

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 12-02818

Date Notice/Process Served: 08/14/2012

Arbitration Pending? No

Disposition: Dismissed

Disposition Date: 09/27/2013

Monetary Compensation Amount: \$96,000.00



Individual Contribution Amount: \$0.00

Civil Litigation Information

Type of Court: THE CASE WAS WITHDRAWN BY COMPLIANTS.

Name of Court:

Location of Court:

Docket/Case #:

Date Notice/Process Served:

Litigation Pending?

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CUSTOMER ALLEGES MISREPRESENTATION

Product Type: Other

Other Product Type(s): COMMON STOCK

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 04/12/2001

Complaint Pending? No

Status: Settled

Status Date: 08/13/2001

Settlement Amount: \$12,000.00

Individual Contribution Amount: \$0.00

Firm Statement THIS MATTER WAS SETTLED BY MORGAN STANLEY WITH NO ADMISSION OF LIABILITY TO AVOID THE COST AND UNCERTAINTY OF LITIGATION. MS. MILANO WAS NOT CONSULTED ABOUT AND DID NOT CONTRIBUTE TO THE SETTLEMENT LITIGATION.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DEAN WITTER

Allegations: COLLEGES ALLEGES MISREPRESENTATION

Product Type: Other: COMMON STOCK

Alleged Damages: \$5,000.00



Alleged Damages Amount Explanation (if amount not exact): I'm afraid the exact date is not available since the case was missed twice a couple of years ago.

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 04/12/2001

Complaint Pending? No

Status: Settled

Status Date: 08/13/2001

Settlement Amount: \$12,000.00

Individual Contribution Amount: \$0.00

Arbitration Information

Disposition: Dismissed

Disposition Date: 08/31/2001

Civil Litigation Information

Type of Court: DISMISSED BETWEEN COUNSELS

Name of Court:

Location of Court:

Docket/Case #:

Date Notice/Process Served:

Litigation Pending? No

Disposition: Withdrawn

Disposition Date: 08/31/2001

Broker Statement

I WAS NOT CONTACTED AS TO SETTLEMENT IN THIS MATTER. PROOF WAS GIVEN THAT THE CLIENT HAD AMPLE TIME TO COMPLAIN OVER THE LAST TWO YEARS IF UNHAPPY YET NEVER DID. MSDW COULD NOT GIVE ME A REASON AS TO WHY ALLEGED AMOUNT WAS \$5000 AND SETTLED AMOUNT WAS \$12,000. CUSTOMERS WERE POSITIONED IN WELL BALANCED PORTFOLIO & EXPRESSED ONLY SATISFACTION TO ME.



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: JHS CAPITAL ADVISORS
Termination Type: Permitted to Resign
Termination Date: 09/21/2012
Allegations: VIOLATION OF FIRM EMAIL POLICY
Product Type: No Product

Reporting Source: Individual
Firm Name: JHS CAPITAL ADVISORS
Termination Type: Permitted to Resign
Termination Date: 09/21/2012
Allegations: VIOLATION OF FIRM EMAIL POLICY
Product Type: No Product



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source: Individual
Action Type: Compromise
Action Date: 04/05/2016
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 04/05/2016
If a compromise with creditor, provide:
Name of Creditor: Chase Bank
Original Amount Owed: \$25,152.00
Terms Reached with Creditor: One time payment of \$7546.00

Disclosure 2 of 2

Reporting Source: Individual
Action Type: Compromise
Action Date: 04/05/2016
Organization Investment-Related?
Action Pending? No
Disposition: Direct Payment Procedure
Disposition Date: 04/05/2016
If a compromise with creditor, provide:
Name of Creditor: Chase Bank
Original Amount Owed: \$21,849.00
Terms Reached with Creditor: 12 Monthly payments of \$583.33 until paid in full.
Amount Paid: \$7,000.00
SIPA (Securities Investor Protection Act)Trustee:
Currently Open? Yes



**Date Direct Payment
Initiated/Filed or Trustee
Appointed:** 04/05/2016



End of Report

This page is intentionally left blank.