



## IAPD Report

# ALLEN MATHUE GONZALEZ

CRD# 3018623

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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

### ALLEN MATHUE GONZALEZ (CRD# 3018623)

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 **02/09/2023**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KOVACK SECURITIES INC.	CRD# 44848	05/02/2014
IA	KOVACK ADVISORS, INC.	CRD# 140808	05/02/2014

### QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **13** 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	CAPITAL GUARDIAN WEALTH MANAGEMENT, LLC	131631	MIAMI, FL	05/12/2009 - 05/07/2014
B	CAPITAL GUARDIAN, LLC	137919	CORAL SPRINGS, FL	05/11/2009 - 05/07/2014
IA	RAYMOND JAMES FINANCIAL SERVICES	6694	CORAL SPRINGS, FL	09/11/2003 - 05/01/2009

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	3



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

### Employment 1 of 2

Firm Name: **KOVACK SECURITIES INC.**  
Main Address: 6451 N. FEDERAL HWY.  
SUITE 1201  
FT. LAUDERDALE, FL 33308  
Firm ID#: 44848

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	05/02/2014
<b>B</b>	FINRA	General Securities Sales Supervisor	Approved	05/02/2014
<b>B</b>	Nasdaq Stock Market	General Securities Representative	Approved	05/02/2014
<b>B</b>	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	05/02/2014
<b>B</b>	Arizona	Agent	Approved	05/02/2014
<b>B</b>	California	Agent	Approved	05/02/2014
<b>B</b>	Colorado	Agent	Approved	03/06/2018
<b>B</b>	Delaware	Agent	Approved	02/09/2023
<b>B</b>	Florida	Agent	Approved	05/02/2014
<b>B</b>	Georgia	Agent	Approved	07/15/2020
<b>B</b>	Maryland	Agent	Approved	06/25/2021
<b>B</b>	Michigan	Agent	Approved	03/11/2021
<b>B</b>	Missouri	Agent	Approved	02/01/2022



## Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	05/02/2014
B	New York	Agent	Approved	05/02/2014
B	Virginia	Agent	Approved	12/13/2021

## Branch Office Locations

### RK ADVISORS

10100 W. Sample Rd  
Suite 300  
Coral Springs, FL 33065

## Employment 2 of 2

Firm Name: **KOVACK ADVISORS, INC.**  
Main Address: 6451 N. FEDERAL HWY  
SUITE 1201  
FT. LAUDERDALE, FL 33308  
Firm ID#: 140808

	Regulator	Registration	Status	Date
IA	Alabama	Investment Adviser Representative	Approved	05/02/2014
IA	Arizona	Investment Adviser Representative	Approved	05/15/2014
IA	California	Investment Adviser Representative	Approved	05/02/2014
IA	Florida	Investment Adviser Representative	Approved	05/08/2014
IA	New Jersey	Investment Adviser Representative	Approved	05/08/2014

## Branch Office Locations

### KOVACK ADVISORS, INC.

10100 W. SAMPLE RD.  
SUITE 300  
CORAL SPRINGS, FL 33065



## 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 2 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	04/30/2004
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	03/02/2004

#### 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	10/30/1998

#### State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/01/2002
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/21/2001



### 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	05/12/2009 - 05/07/2014	CAPITAL GUARDIAN WEALTH MANAGEMENT, LLC	CRD# 131631	MIAMI, FL
B	05/11/2009 - 05/07/2014	CAPITAL GUARDIAN, LLC	CRD# 137919	CORAL SPRINGS, FL
IA	09/11/2003 - 05/01/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	CORAL SPRINGS, FL
B	04/29/2003 - 05/01/2009	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	CORAL SPRINGS, FL
B	03/22/2001 - 05/16/2003	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	03/22/2001 - 05/16/2003	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	FT LAUDERDALE, FL
B	11/02/1998 - 03/05/2001	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA

### 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
05/2014 - Present	KOVACK ADVISORS, INC.	INVESTMENT ADVISOR REP	Y	FORT LAUDERDALE, FL, United States
05/2014 - Present	KOVACK SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	FORT LAUDERDALE, FL, United States
09/2011 - Present	AMG CAPITAL, LLC	OWNER	N	CORAL SPRINGS, 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) DBA: AMG LEGACY PLANNING - 10100 W. SAMPLE RD. SUITE 300; FINANCIAL PLANNING; INVESTMENT RELATED; MANAGING MEMBER; ADVERTISING, MARKETING; 84% OF TIME SPENT
- 2) FIXED INSURANCE SALES: AMG LEGACY PLANNING, LLC - 10100 W. SAMPLE RD. SUITE 300, CORAL SPRING, FL, 33065; FIXED LIFE INSURANCE SALES, FIXED ANNUITIES SALES; NON INVESTMENT RELATED; BRANCH MANAGER/INSURANCE AGENT; FIXED INSURANCE SALES AND FIXED ANNUITY SALES; 5% OF TIME SPENT
- 3) AMG CAPITAL, LLC - 10100 W. SAMPLE RD. SUITE 300; OPERATING ACCOUNT FOR B.D. BUSINESS; INVESTMENT



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

RELATED; MANAGING MEMBER; FINANCIAL PLANNING PAYROLL ACCOUNT; 10% OF TIME SPENT

4) NOTARY - 10100 W. SAMPLE RD. SUITE 300, CORAL SPRINGS FL 33065; NON-INVESTMENT RELATED; NOTARIZE WORK RELATED DOCUMENTS; BRANCH MANAGER; LESS THAN 1% OF TIME SPENT.

5) IT'S A FINE RIDE - 111 PALM BEACH PLANTATION BLVD, FL; NON-INVESTMENT RELATED; AUTO LEASING; MEMBER; 1% OF TIME SPENT.





## 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	3

### 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 3

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	RAYMOND JAMES FINANCIAL SERVICES, INC
<b>Allegations:</b>	CLIENT ALLEGES THAT AT TIME OF SALE FINANCIAL ADVISOR MISREPRESENTED ANNUITY PRODUCT STATING IT WAS A SAFE AND LIQUID INVESTMENT. CLIENT ALLEGES ADVISOR STATED THAT AT THE END OF SEVEN YEARS CLIENT CAN WITHDRAW ALL OF HER INVESTMENT AT ONE TIME WITHOUT ANY PENALTIES OR HAVING TO ANNUITIZE TO RECEIVE THE GUARANTEED LIVING BENEFIT.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	DAMAGES UNKNOWN, BUT BELIEVED TO BE GREATER THAN \$5,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	11/21/2011
<b>Complaint Pending?</b>	No



**Status:** Denied  
**Status Date:** 02/21/2012

**Settlement Amount:**

**Individual Contribution Amount:**  
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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** RAYMOND JAMES FINANCIAL SERVICES, INC

**Allegations:** CLIENT ALLEGES THAT AT TIME OF SALE FINANCIAL ADVISOR MISREPRESENTED ANNUITY PRODUCT STATING IT WAS A SAFE AND LIQUID INVESTMENT. CLIENT ALLEGES THAT ADVISOR STATED THAT AT THE END OF SEVEN YEARS CLIENT CAN WITHDRAW ALL OF HER INVESTMENT AT ONE TIME WITHOUT ANY PENALTIES OR HAVING TO ANNUITIZE TO RECEIVE THE GUARANTEED LIVING BENEFIT.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** DAMAGES UNKNOWN, BUT BELIEVED TO BE GREATER THAN \$5,000.00

**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:** 11/21/2011

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 02/21/2012

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** THIS COMPLAINT WAS THOROUGHLY INVESTIGATED BY RAYMOND JAMES COMPLIANCE DEPT. AND DENIED AS ALL DOCUMENTATION WAS COMPLETE AND THE CLIENT RECEIVED FULL AND FAIR DISCLOSURE. IN ADDITION, THIS TRADE WAS SUITABLE BASED UPON THE FINANCIAL AND SUITABILITY INFORMATION PROVIDED BY [CUSTOMER] AND THERE WAS NO EVIDENCE TO SUPPORT ANY OF HER OR HER HUSBAND'S ALLEGATIONS.

### Disclosure 2 of 3

**Reporting Source:** Firm



**Employing firm when activities occurred which led to the complaint:**

WM FINANCIAL SERVICES, INC.

**Allegations:**

CLIENTS ATTORNEY ALLEGES UNSUITABILITY AND INAPPROPRIATENESS OF VARIABLE UNIVERSAL LIFE INSURANCE POLICY, PURCHASED BY CLIENT ON JANUARY 26, 2001, AND OF THE VARIABLE ANNUITY, PURCHASED ON OCTOBER 25, 2000. ADDITIONALLY, ATTORNEY ALLEGES THAT , THE TIME OF SALE, CLIENT WAS UNABLE TO READ AND/OR WRITE ENGLISH. FURTHERMORE, ATTORNEY INDICATES THAT THE CLIENT APPLICATION CONTAINS INACCURATE FINANCIAL AND SUITABILITY INFORMATION AND WAS BLANK AT THE TIME CLIENT SIGNED THE FORM. ALLEGED COMPENSATORY DAMAGES ARE REPRESENTATIVE OF THE VUL POLICY ONLY. AS WMFS IS NO LONGER THE BROKER/DEALER, WE WERE UNABLE TO OBTAIN POLICY SPECIFIC INFORMATION PERTAINING THE VARIABLE ANNUITY.

**Product Type:**

Annuity(ies) - Variable

**Other Product Type(s):**

VARIABLE UNIVERSAL LIFE

**Alleged Damages:**

\$22,945.05

### **Customer Complaint Information**

**Date Complaint Received:**

04/23/2003

**Complaint Pending?**

No

**Status:**

Denied

**Status Date:**

09/29/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Firm Statement**

COMPLAINT WAS DENIED AS ALL DOCUMENTATION WAS COMPLETE AND FULL DISCLOSURE APPEARS TO HAVE BEEN MADE. TRADES APPEAR SUITABLE BASED UPON FINANCIAL AND SUITABILITY INFORMATION PROVIDED BY CLIENT. ADDITIONALLY, BASED UPON OUR INVESTIGATION, WE FOUND NO EVIDENCE TO SUPPORT ANY OF ATTORNEY'S ALLEGATIONS.

**Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

WM FINANCIAL SERVICES, INC

**Allegations:**

CLIENTS ATTORNEY ALLEGES UNSUITABILITY AND INAPPROPRIATENESS OF VARIABLE UNIVERSAL LIFE INSURANCE POLICY, PURCHASED BY CLIENT ON JANUARY 26, 2001, AND OF THE VARIABLE ANNUITY, PURCHASED ON OCTOBER 25, 2000. ADDITIONALLY, ATTORNEY ALLEGES THAT , THE TIME OF SALE, CLIENT WAS UNABLE TO READ AND/OR WRITE ENGLISH. FURTHERMORE, ATTORNEY INDICATES THAT THE CLIENT APPLICATION CONTAINS INACCURATE FINANCIAL AND SUITABILITY INFORMATION AND WAS BLANK AT THE TIME CLIENT SIGNED THE FORM. ALLEGED COMPENSATORY DAMAGES ARE REPRESENTATIVE OF THE VUL POLICY ONLY. AS WMFS IS NO LONGER THE BROKER/DEALER, WE WERE UNABLE TO OBTAIN POLICY SPECIFIC INFORMATION PERTAINING THE VARIABLE ANNUITY.



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

**Alleged Damages:** \$22,945.05

### Customer Complaint Information

**Date Complaint Received:** 04/23/2003

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/29/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** CUSTOMER COMPLAINT IS NO LONGER REPORTABLE BECAUSE IT WAS FILED MORE THAN 24 MONTHS AGO AND DID NOT RESULT IN A SETTLEMENT OF \$10,000 OR MORE. PLEASE ARCHIVE.

### Disclosure 3 of 3

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** BANC OF AMERICA INVESTMENT SERVICES, INC.

**Allegations:** CUSTOMER ALLEGES MUTUAL FUNDS WERE NOT DISCUSSED AS AN INVESTMENT OPTION AND THAT HE WANTED LOW RISK PRODUCTS AND HAS LOST \$53,000.00

**Product Type:** Mutual Fund

**Alleged Damages:** \$53,000.00

**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:** 10/10/2002

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 10/31/2002

**Settlement Amount:**

**Individual Contribution Amount:**

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** BANC OF AMERICA INVESTMENT SERVICES INC



**Allegations:** CUSTOMER ALLEGES MUTUAL FUNDS WERE NOT DISCUSSED AS AN INVESTMENT OPTION AND THAT HE WANTED LOW RISK PRODUCTS AND HAS LOST \$53,000.00

**Product Type:** Mutual Fund

**Alleged Damages:** \$53,000.00

**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:** 10/10/2002

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 10/31/2002

**Settlement Amount:**

**Individual Contribution  
Amount:**



## End of Report

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