



## IAPD Report

# CEDRIC PERCELL POWELL

CRD# 3249130

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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

### CEDRIC PERCELL POWELL (CRD# 3249130)

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 **06/10/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	POWELL WEALTH	CRD# 335830	05/29/2025

### 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
<b>B</b>	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Tampa, FL	06/24/2021 - 06/10/2025
<b>IA</b>	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Tampa, FL	06/24/2021 - 06/10/2025
<b>IA</b>	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	2881	TAMPA, FL	05/20/2011 - 07/22/2021

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	4
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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **POWELL WEALTH**  
Main Address: 603 E JACKSON ST  
TAMPA, FL 33602  
Firm ID#: 335830

Regulator	Registration	Status	Date
 Florida	Investment Adviser Representative	Approved - Pending IAR CE	05/30/2025

#### Branch Office Locations

**POWELL WEALTH**  
603 E JACKSON ST  
TAMPA, FL 33602



## 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, 3 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/08/2015
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/15/2004

#### State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	12/03/2005
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### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Chartered Financial Consultant

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
B	06/24/2021 - 06/10/2025	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Tampa, FL
IA	06/24/2021 - 06/10/2025	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Tampa, FL
IA	05/20/2011 - 07/22/2021	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	TAMPA, FL
B	11/17/2004 - 07/22/2021	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	TAMPA, FL

#### 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
06/2021 - Present	Ameriprise Financial Services, LLC	Registered Representative	Y	Tampa, FL, United States
10/2015 - 06/2021	Northwestern Mutual Wealth Management Company	Representative	Y	Milwaukee, WI, United States
09/2004 - 06/2021	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	TAMPA, FL, United States
06/2004 - 06/2021	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	AGENT	N	MILWAUKEE, WI, 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.

Real Estate Ownership; Commercial; 1908 N 36th st, , Tampa, FL, 33611; Not Investment-Related; 11/13/2019 / Commercial; 7001 S. Fitzgerald St, , Tampa, FL, 33616; Not Investment-Related; 07/01/2004 / Multi-Family; 17309 Linda Vista Circle, , Lutz, FL, 33548; Not Investment-Related; 11/01/2023. Business Ownership; Showtime Construction & Consultants; Logistics/Strategy/Planning; Light construction/handyman services; P.O. Box 272213, , Tampa, FL, 33618; Not Investment-Related; 01/08/2019; 10 to 19 hours per month; 1 to 9 during trading hours / Full Circle M&C; Financial Advisor; Consulting; 16501 CERRILLO DE AVILA, , LUTZ, FL, 33613; Not Investment-Related; 08/01/2004; 60 hours per month; 40 to 59 during trading hours / Mocs LLC; Manager; Property is owned under this LLC; 16501 Cerrillo DE Avila, , LUTZ, FL, 33613; Not Investment-Related; 11/08/2016; 1 to 9 hours per month; 0 during trading hours / RHS 98 LLC; Salesperson/Manager; Marketing/Advertising; 16501 CERRILLO DE AVILA, , Tampa, FL, 33613; Not Investment-Related; 12/02/2021; 10 to 19 hours per month; 1 to 9 during trading hours. Board of Directors; Powell; Cedric; Support; 1407 E Columbus dr., , Tampa, FL, 33605; Not Investment-Related; 12/09/2020; 1 to 9 hours per month; 0 during trading hours. Other Business Activities; Author; Wrote two books "She Rich" "Sell or Starve" ; 16501 Cerrillo De Avila , , Tampa , FL, 33613; Not Investment-Related; 12/11/2024; 0 during trading hours; 1 to 9 hours per month.



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES



## 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	4
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 4

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	Northwestern Mutual Investment Services, LLC
<b>Allegations:</b>	Customers are alleging representative misappropriated funds from their mutual fund account to pay premiums on policies the customers were not aware existed.
<b>Product Type:</b>	Insurance Mutual Fund
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The customer did not specify a damage amount but could potentially be \$5000.00 or over.
<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>	07/28/2021
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled



**Status Date:** 10/28/2021  
**Settlement Amount:** \$13,468.00  
**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** Northwestern Mutual Investment Services, LLC  
**Allegations:** Customers are alleging representative misappropriated funds from their mutual fund account to pay premiums on policies the customers were not aware existed.  
**Product Type:** Insurance  
Mutual Fund  
**Alleged Damages:** \$5,000.00  
**Alleged Damages Amount Explanation (if amount not exact):** The customer did not specify a damage amount but could potentially be \$5000.00 or over.  
**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:** 07/28/2021  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 10/28/2021  
**Settlement Amount:** \$13,468.00  
**Individual Contribution Amount:** \$0.00

**Disclosure 2 of 4**

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** Northwestern Mutual Investment Services, LLC  
**Allegations:** Allegation that representative took personally identifiable customer information with him to new firm.  
**Product Type:** No Product  
**Alleged Damages:** \$5,000.00  
**Alleged Damages Amount Explanation (if amount not exact):** The customer did not specify a damage amount, but could potentially be \$5,000.00 or more.



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: 07/14/2021

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/08/2021

Settlement Amount:

Individual Contribution Amount:

Firm Statement Two years of credit monitoring was offered to the complainant as a goodwill gesture and was accepted.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Northwestern Mutual Investment Services, LLC

Allegations: Allegation that representative took personally identifiable customer information with him to new firm.

Product Type: No Product

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): The customer did not specify a damage amount, but could potentially be \$5,000.00 or more.

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: 07/14/2021

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/08/2021

Settlement Amount:

Individual Contribution Amount:

Broker Statement Two years of credit monitoring was offered to the complainant as a goodwill gesture and was accepted

**Disclosure 3 of 4**

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Northwestern Mutual Investment Services, LLC
<b>Allegations:</b>	Clients alleged that without their knowledge, the Registered Representative opened new life insurance policies as an investment portfolio, and that the Representative wrote the client's names on the life insurance-related application documents.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	The client did not allege a specific amount of damages but based on the client's allegations, the firm opined that the amount would not be under \$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>	10/21/2020
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	06/10/2021
<b>Settlement Amount:</b>	\$95,641.93
<b>Individual Contribution Amount:</b>	\$48,463.91

**Disclosure 4 of 4**

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Northwestern Mutual Investment Services, LLC
<b>Allegations:</b>	Customers allege that in 2018 and 2019 the representative didn't explain all available options for withdrawing money from a 403b retirement account, and they now have a tax consequence of \$15,000. The customers also allege that the representative allowed the account to close with a distribution check being sent to them, which they didn't agree to.
<b>Product Type:</b>	Money Market Fund Mutual Fund
<b>Alleged Damages:</b>	\$15,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes



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

**Customer Complaint Information**

**Date Complaint Received:** 01/17/2020

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 02/27/2020

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

The Firm found no merit to the customers' allegations and denied the customers' refund requests. The Firm's investigation found that the customer withdrew funds from the account against the advice of the Representative. The investigation also found that prior to account closing, the Firm made the customer aware that the account would be closed due to remaining below the Firm's minimum required balance.



## 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

<b>Reporting Source:</b>	Firm
<b>Firm Name:</b>	AMERIPRISE FINANCIAL SERVICES, LLC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	06/05/2025
<b>Allegations:</b>	Registered representative was discharged for Firm policy violations, including those related to outside business activities and financial planning fees.
<b>Product Type:</b>	No Product



## End of Report

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