



## IAPD Report

# DANA WALLACE GOWER

CRD# 3270042

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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

### DANA WALLACE GOWER (CRD# 3270042)

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 **10/22/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	MILLENNIUM PLANNING GROUP, LLC	CRD# 322368	04/11/2023

### 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>IA</b>	CHARIOT ADVISORS	146652	CARY, NC	05/18/2010 - 06/15/2020
<b>IA</b>	NATIONWIDE SECURITIES, LLC	11173	RALEIGH, NC	02/09/2009 - 06/02/2009
<b>B</b>	NATIONWIDE SECURITIES, LLC	11173	RALEIGH, NC	11/17/2008 - 06/02/2009

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
Regulatory Event	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: **MILLENNIUM PLANNING GROUP, LLC**  
Main Address: 120 MOSAIC BLVD.  
SUITE 200-7  
PITTSBORO, NC 27312  
Firm ID#: 322368

Regulator	Registration	Status	Date
<b>IA</b> North Carolina	Investment Adviser Representative	Approved	04/11/2023

### Branch Office Locations

**MILLENNIUM PLANNING GROUP, LLC**  
Cary, NC



## 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, 1 general industry/product exam, and 2 state securities law exams.**


#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.


#### General Industry/Product Exams



Exam	Category	Date
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 General Securities Representative Examination (S7)	Series 7	09/15/1999
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#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	03/10/2023
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  Uniform Combined State Law Examination (S66)	Series 66	12/30/1999
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### 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	05/18/2010 - 06/15/2020	CHARIOT ADVISORS	CRD# 146652	CARY, NC
IA	02/09/2009 - 06/02/2009	NATIONWIDE SECURITIES, LLC	CRD# 11173	RALEIGH, NC
B	11/17/2008 - 06/02/2009	NATIONWIDE SECURITIES, LLC	CRD# 11173	RALEIGH, NC
B	08/02/2007 - 03/25/2008	CORNERSTONE FINANCIAL SERVICES, INC.	CRD# 20627	GREENFIELD, IN
B	09/10/2004 - 04/11/2007	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	RALEIGH, NC
IA	09/10/2004 - 04/11/2007	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	RALEIGH, NC
B	09/10/2004 - 05/23/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
IA	12/31/2001 - 09/02/2004	AXA ADVISORS, LLC	CRD# 6627	RALEIGH, NC
B	09/16/1999 - 09/02/2004	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	09/16/1999 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	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
04/2023 - Present	Millennium Planning Group, LLC	Investment Adviser Representative	Y	Cary, NC, United States
09/2021 - Present	Self-Employed	Business, Talent & Wealth Strategist	N	Cary, NC, United States
03/2013 - Present	Self-Employed	Insurance Agent	Y	Cary, NC, United States
05/2012 - Present	CHARIOT HR CONSULTANTS, LLC	PRESIDENT	N	RALEIGH, NC, United States
06/2020 - 09/2021	Self-Employment	Unemployed - COVID	N	Cary, NC, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2013 - 06/2020	Self-Employed	Consultant	N	Cary, NC, United States
06/2009 - 06/2020	Chariot Advisors/Olympia Advisors	PRESIDENT	Y	Cary, NC, 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.

IN ADDITION TO HIS WORK AT MILLENNIUM PLANNING GROUP, DANA GOWER PROVIDES NON-INVESTMENT COUNSEL, ADVICE AND EDUCATION TO INDIVIDUALS, ASSOCIATIONS, AND CORPORATIONS. AS AN AUTHOR, THESE SERVICES INCLUDE CONSULTING, SPEAKING, AND EDUCATIONAL TRAININGS ON TALENT, CAREERS, ETHICS, DIGITAL ASSETS, AI, ETC. INCLUDING HIS PUBLISHED BOOKS CAREERING & BOOMERNOMICS. IN SO DOING, DANA TYPICALLY WORKS IN CONJUNCTION WITH "AFFILIATE PARTNERS". THESE ARRANGEMENTS BEGAN AT DIFFERENT TIMES AND TAKE APPROXIMATELY 50% OF HIS TIME, MUCH OF WHICH MAY BE DURING SECURITIES TRADING HOURS. THE REMAINING 50% OF HIS TIME WILL BE SPENT WITH MILLENNIUM PLANNING GROUP. DANA GOWER IS A VICE PRESIDENT, EXECUTIVE RECRUITER AND CAREER ADVISOR FOR CAREERPRO INC., SINCE 2017: 3725 NATIONAL DRIVE, SUITE 212 RALEIGH, 27612. DANA GOWER IS A SPEAKER AND TRAINER WITH MARTIN BROSSMAN & ASSOCIATES SINCE 2021: 6200 COLDWATER RD. RALEIGH, NC 27616 DANA GOWER IS AN AUTHOR AND A PAID SPEAKER SINCE 2016. 205 ADAMS STREET CARY, NC 27513. DANA GOWER IS ALSO OWNER/PARTNER WITH PAUL DEAN FOR CAREERING BOOK SALES, SINCE 2016: 1004 HAUGHTON GREEN CT, APEX, NC 27502. MILLENNIUM INSURANCE, LLC; AGENT; INVESTMENT RELATED: YES; 1554 THE PARKS DR. PITTSBORO NC 27312 USA;MILLENNIUM INSURANCE, LLC SELLS AND SERVICES FIXED INSURANCE PRODUCTS.; DANA WILL BE IN CHARGE OF SERVICING EXISTING POLICIES AND WRITING FIXED INSURANCE POLICIES.; 2023-03-14; START DATE WITH BUSINESS: 2023-03-14;HOURS PER MONTH DEVOTED TO BUSINESS DURING TRADING HOURS:10;HOURS PER MONTH DEVOTED TO BUSINESS OUTSIDE TRADING HOURS: 10;PERCENTAGE OF TOTAL YEARLY COMPENSATION EXPECTED TO BE DERIVED FROM THE BUSINESS: 50%.



## 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	1

### 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 1

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
<b>Sanction(s) Sought:</b>	Cease and Desist
<b>Date Initiated:</b>	08/21/2013
<b>Docket/Case Number:</b>	3-15393
<b>Employing firm when activity occurred which led to the regulatory action:</b>	CHARIOT ADVISORS
<b>Product Type:</b>	Mutual Fund
<b>Allegations:</b>	THE SEC HAS ALLEGED THAT CHARIOT ADVISORS, LLC VIOLATED THE INVESTMENT COMPANY ACT AND THE ADVISERS ACT BY MAKING ALLEGED MISREPRESENTATIONS (PRIMARILY THROUGH A FORMER ADVISORY AFFILIATE NO LONGER AFFILIATED WITH CHARIOT ADVISORS, LLC) IN REGISTRATION STATEMENTS AND WITH RESPECT TO A POOLED INVESTMENT VEHICLE (MUTUAL FUND).
<b>Current Status:</b>	Final
<b>Resolution:</b>	Settled
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	Yes
<b>Resolution Date:</b>	03/06/2014



**Sanctions Ordered:**

Cease and Desist



## End of Report

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