IAPD Report

GREGORY BERTRAM COVERDALE JR

CRD# 4008628

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

GREGORY BERTRAM COVERDALE JR (CRD# 4008628)

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 **05/27/2020**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WALL ST LLC	CRD# 300908	01/24/2020

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	CAPITAL ONE INVESTING, LLC	45744	WILMINGTON, DE	05/29/2015 - 08/04/2015
IA	SHAREBUILDER 401K	136865	WILMINGTON, DE	05/29/2015 - 08/04/2015
IA	CIVITAS PARTNERS LLC	156450	WILMINGTON, DE	06/08/2012 - 06/30/2015

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
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:	**WALL ST LLC**
Main Address:	WILMINGTON, DE
Firm ID#:	300908

	Regulator	Registration	Status	Date
IA	Delaware	Investment Adviser Representative	Approved	01/24/2020

Branch Office Locations

WALL ST LLC
WILMINGTON, DE

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
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	08/04/2015
B	Futures Managed Funds Examination (S31)	Series 31	06/05/2000
B	General Securities Representative Examination (S7)	Series 7	03/18/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/25/2000

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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

User Guidance

www.adviserinfo.sec.gov

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	05/29/2015 - 08/04/2015	CAPITAL ONE INVESTING, LLC	CRD# 45744	WILMINGTON, DE
IA	05/29/2015 - 08/04/2015	SHAREBUILDER 401K	CRD# 136865	WILMINGTON, DE
IA	06/08/2012 - 06/30/2015	CIVITAS PARTNERS LLC	CRD# 156450	WILMINGTON, DE
B	10/10/2014 - 02/12/2015	INDIANA MERCHANT BANKING AND BROKERAGE CO., INC.	CRD# 16315	INDIANAPOLIS, IN
B	01/05/2011 - 10/14/2014	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	WILMINGTON, DE
IA	12/21/2010 - 01/26/2012	GUNN, LAMAR	CRD# 131720	BEAR, DE
B	05/30/2003 - 10/06/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WILMINGTON, DE
IA	05/30/2003 - 10/06/2010	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WILMINGTON, DE
IA	05/05/2003 - 05/19/2003	TD WATERHOUSE INVESTOR SERVICES, INC.	CRD# 7870	WILMINGTON, DE
B	02/04/2002 - 05/19/2003	TD WATERHOUSE INVESTOR SERVICES, INC.	CRD# 7870	OMAHA, NE
B	07/06/2000 - 12/19/2001	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, 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
09/2014 - Present	INDIANA MERCHANT BANKING AND BROKERAGE CO., INC.	REGISTERED REPRESENTATIVE	Y	INDIANAPOLIS, IN, United States
04/2011 - Present	CIVITAS PARTNERS	REGISTERED INVESTMENT ADVISOR	Y	WILMINGTON, DE, 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.

CHIEF EXECUTIVE OFFICER OF REAL ESTATE LLC / 10 HOURS A MONTH ARE DEVOTED TO THIS BUSINESS. ALL OF THE HOURS ARE DURING NON SECURITIES TRADING HOURS. I BUY, SELL, AND RENT REAL ESTATE. THIS BUSINESS IS COMPLETELY SEPARATE AND UNAFFILIATED WITH MY FINANCIAL PLANNING AND INVESTMENT ADVISORY FIRM.

I am also an employee of Zeiders Enterprises. My title for this role is Personal Financial Counselor. In this role I will be providing Financial Planning Advice (Advice Only / No Sales) to Military Servicemen in the Air Force and National Guard. I begin this role on 06/01/2020. I will devote 40 hours per week to this role. I will be working in this role for 6 security trading hours per day.

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
Termination	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

Reporting Source:	Regulator
Regulatory Action Initiated By:	Delaware Department of Justice, Investor Protection Unit
Sanction(s) Sought:	Cease and Desist
Date Initiated:	10/20/2015
Docket/Case Number:	15-10-1
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Civitas Partners, LLC CRD# 156450
Product Type:	Other: Multiple Investment Products
Allegations:	On October 20, 2015, the Investor Protection Director for the Delaware Department of Justice entered a Summary Order temporarily suspending Civitas Partners, LLCs' registration as an investment adviser and Gregory B. Coverdale's and William Daniel Young's registrations as investment adviser representatives. The Order was entered as a result of a recent examination of the firm conducted by our office that uncovered non- compliance with the registration and books and records requirements of the Delaware Securities Act. The firm and the investment adviser representatives are not permitted to transact business in Delaware that would require registration, except for facilitating liquidating transactions, until such time as the Order is modified or vacated.
Current Status:	Final
Limitation Details:	The firm and the investment adviser representatives are not permitted to transact business in Delaware that would require registration, except for facilitating

	liquidating transactions, until such time as the Order is modified or vacated.
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/23/2016
Sanctions Ordered:	Cease and Desist Other: Civitas Partners LLC and the firm's principals to cease and desist transacting business in the State of Delaware that would require registration under the Delaware Securities Act.
Regulator Statement	On June 23, 2016, Civitas Partners LLC and the firm's principals and control persons, Gregory B. Coverdale CRD# 4008628 and William Daniel Young CRD# 401247, entered into an Administrative Consent Order with the Investor Protection Unit for the Delaware Department of Justice ordering Civitas Partners LLC and the firm's principals to cease and desist transacting business in the State of Delaware that would require registration under the Delaware Securities Act, including as an investment adviser, investment adviser representative and/or broker dealer agent, for a period of two years. The Investor Protection Unit of the Delaware Department of Justice alleged violations of Registration, Supervisory Policy and Procedures, and Books and Records requirements of the Delaware Securities Act.

Reporting Source:	Individual
Regulatory Action Initiated By:	Investor Protection Unit at the State of Delaware
Sanction(s) Sought:	Cease and Desist
Date Initiated:	10/20/2015
Docket/Case Number:	15-10-1
Employing firm when activity occurred which led to the regulatory action:	Civitas Partners, LLC
Product Type:	Other: Alleged violations of Registration, Supervisory Policy and Procedures, and Books and Records requirements of DE Securities Act.
Allegations:	On June 23, 2016, Civitas Partners LLC and the firm's principals and control persons, Gregory B. Coverdale CRD# 4008628 and William Daniel Young CRD# 401247, entered into an Administrative Consent Order with the Investor Protection Unit for the Delaware Department of Justice ordering Civitas Partners LLC and the firm's principals to cease and desist transacting business in the State of Delaware that would require registration under the Delaware Securities Act, including as an investment adviser, investment adviser representative and/or broker dealer agent, for a period of two years. The Investor Protection Unit of the Delaware Department of Justice alleged violations of Registration, Supervisory Policy and Procedures, and Books and Records requirements of the Delaware Securities Act.
Current Status:	Final
Resolution:	Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/23/2016
Sanctions Ordered:	Cease and Desist
Broker Statement	The fledgling firm that I was part owner of had some administrative issues. To avoid any POTENTIAL monetary penalty we voluntarily decided to shut down our operation and proposed to the State of Delaware a 2 year Cease and Desist order in which they obliged. This was NOT a fraud or investment related allegation.

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:	Capital One Investing LLC
Termination Type:	Discharged
Termination Date:	07/08/2015
Allegations:	Failure to disclose judgment/lien.
Product Type:	No Product
Firm Statement	Individual did not disclose a $48,836. judgment from TD Bank/mortgage dated 9/2011 upon registration with Capital One Investing LLC. TD Loan Account# [ACCT #] has since been in good standing and there is no outstanding debt.

Reporting Source:	Individual
Firm Name:	CAPITAL ONE
Termination Type:	Discharged
Termination Date:	07/08/2015
Allegations:	FAILURE TO ACCURATELY DISCLOSE PRIOR JUDGMENTS.
Product Type:	No Product
Broker Statement	PRIOR TO ME JOINING CAPITAL ONE, I EXPERIENCED A FINANCIAL HARDSHIP RESULTING FROM A DIVORCE. WHEN I ARRIVED AT CAPITAL ONE THE OUTSTANDING JUDGMENTS HAD ALREADY BEEN CLEARED AND SATISFIED. HOWEVER, THEY WERE NEVER DISCLOSED TO FINRA. NOT DISCLOSING THEM WAS AN ERROR ON MY PART. DURING THE LICENSING PROCESS AT CAPITAL ONE THESE JUDGEMENTS/LIENS CAME UP AND CAPITAL ONE AND I AGREED TO GO OUR SEPARATE WAYS. NOW I KNOW THAT I SHOULD HAVE DISCLOSED THESE FINANCIAL ITEMS.

End of Report

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