



IAPD Report

Charles Whitlock Kunzelman

CRD# 4074399

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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

Charles Whitlock Kunzelman (CRD# 4074399)

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 **11/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	QTR FAMILY WEALTH, LLC	CRD# 331655	12/16/2024
B	IFP SECURITIES, LLC	CRD# 297287	02/01/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	BISON WEALTH, LLC	165931	Lake Mary, FL	10/31/2022 - 02/14/2025
B	METRIC FINANCIAL, LLC	33324	Lake Mary, FL	02/01/2023 - 05/30/2024
IA	SCHWAB PRIVATE CLIENT INVESTMENT ADVISORY, INC.	159035	ORLANDO, FL	01/03/2013 - 06/01/2022

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	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 2 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **IFP SECURITIES, LLC**
Main Address: 3030 NORTH ROCKY POINT DRIVE WEST,
SUITE 700
TAMPA, FL 33607
Firm ID#: 297287

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	02/01/2025
B California	Agent	Approved	03/28/2025
B Florida	Agent	Approved	02/03/2025

Branch Office Locations

605 Crescent Executive Court
Suite 104
Lake Mary, FL 32746

Employment 2 of 2

Firm Name: **QTR FAMILY WEALTH, LLC**
Main Address: 605 CRESCENT EXECUTIVE COURT
SUITE 104
LAKE MARY, FL 32746
Firm ID#: 331655

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	12/16/2024

Branch Office Locations

QTR FAMILY WEALTH, LLC
605 CRESCENT EXECUTIVE COURT
SUITE 104



Qualifications

LAKE MARY, FL 32746



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
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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
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General Securities Representative Examination (S7)	Series 7	01/05/2000
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	05/15/2001
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Uniform Securities Agent State Law Examination (S63)	Series 63	01/11/2000
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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
IA	10/31/2022 - 02/14/2025	BISON WEALTH, LLC	CRD# 165931	Lake Mary, FL
B	02/01/2023 - 05/30/2024	METRIC FINANCIAL, LLC	CRD# 33324	Lake Mary, FL
IA	01/03/2013 - 06/01/2022	SCHWAB PRIVATE CLIENT INVESTMENT ADVISORY, INC.	CRD# 159035	ORLANDO, FL
B	12/17/2012 - 06/01/2022	CHARLES SCHWAB & CO., INC.	CRD# 5393	Orlando, FL
IA	04/13/2011 - 11/23/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ORLANDO, FL
B	04/11/2011 - 11/23/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ORLANDO, FL
B	07/30/2009 - 07/30/2010	INTERNATIONAL ASSETS ADVISORY, LLC	CRD# 10645	ORLANDO, FL
IA	05/27/2009 - 07/27/2009	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	ORLANDO, FL
IA	11/26/2007 - 07/27/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	ORLANDO, FL
B	10/26/2007 - 07/27/2009	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ORLANDO, FL
B	08/03/2005 - 09/20/2007	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ORLANDO, FL
IA	08/03/2005 - 09/20/2007	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ORLANDO, FL
B	04/21/2003 - 03/14/2005	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
IA	04/21/2003 - 03/14/2005	UBS FINANCIAL SERVICES INC.	CRD# 8174	ORLANDO, FL
IA	08/16/2002 - 04/23/2003	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	ATLANTA, GA
B	09/20/2000 - 04/23/2003	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	09/20/2000 - 04/23/2003	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN



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	01/06/2000 - 08/21/2000	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	01/06/2000 - 08/21/2000	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN

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
01/2025 - Present	IFP Securities, LLC	Advisor admin	Y	Tampa, FL, United States
12/2024 - Present	QTR Family Wealth, LLC	Private Wealth Strategist / Investment Advisor Representative	Y	Lake Mary, FL, United States
08/2022 - 02/2025	Bison Wealth, LLC	8/2022 Private Wealth Strategist; 11/2022 Investment Advisor Representative	Y	Atlanta, GA, United States
02/2023 - 05/2024	Metric Financial LLC	Registered Representative	Y	Atlanta, GA, United States
11/2012 - 06/2022	CHARLES SCHWAB & CO., INC.	Registered Representative	Y	ORLANDO, FL, United States
11/2012 - 06/2022	SCHWAB PRIVATE CLIENT INVESTMENT ADVISORY, INC.	Investment Adviser Representative	Y	ORLANDO, 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) QTR Family Wealth - DBA - 605 Crescent Executive Court Suite 104 Lake Mary FL 32746 - employee - start date Dec. 16, 2024 - 160 hours/month during trading - Financial Planner/Wealth Strategist/Relationship Manager/Advisor
- (2) Insurance - investment related - Life Insurance Agent providing non-variable Life Insurance, Disability, Long-Term Care, Annuities as agent with Modern Life, General Agency - 605 Crescent Executive Court Suite 104 Lake Mary FL 32746 - agent - start date Dec. 16, 2024 - 15 hours/month during trading - Agent responsibilities to ensure overall suitability of insurance products from a planning perspective and providing quotes, application and placing non-variable life insurance, long term care, disability, annuities.
- (3) FinBalance LLC - investment related - 11504 Misty Oak Aly Windermere FL 34786 - owner - start date Aug. 19, 2022 - 2 hours/month during trading - Owner/managing expenses and recordkeeping for tax purposes



Registration & Employment History



OTHER BUSINESS ACTIVITIES

(4) Cypress Risk Partners LLC - investment related - 2101 S. Orlando Ave Suite 390, Winter Park, FL 32789 - As a 220 Licensed (General Lines) Property and Casualty Insurance agent I have been appointed with property and casualty insurers through Cypress Risk Partners, LLC with the intention to over time share on commissions generated from referrals where Property and Casualty lines of business are placed. I do not currently have an arrangement to share revenue. At this time the OBA is to demonstrate I'm holding my license with company appointments within Cypress Risk Partners, LLC. - Solicitor - start date Jul 31, 2025 - 4 hours/month - 4 hours/month during trading - General duties to maintain my license with continuing education and introductions for property and casualty insurance reviews.



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	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CHARLES SCHWAB & CO., INC.
Allegations:	The client alleges the representative provided unsuitable advice between October 2016 and April 2022.
Product Type:	Other: Self-Directed, Fee Based Account
Alleged Damages:	\$12,910.47
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:	06/13/2023
Complaint Pending?	No
Status:	Settled
Status Date:	10/20/2023
Settlement Amount:	\$2,159.09
Individual Contribution Amount:	\$0.00



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CHARLES SCHWAB & CO., INC.
Allegations:	Client alleges representative provided unsuitable advice dating back to 2008.
Product Type:	Other: Self-Directed, Fee Based Account
Alleged Damages:	\$12,910.47
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:	06/13/2023
Complaint Pending?	No
Status:	Settled
Status Date:	10/20/2023
Settlement Amount:	\$2,159.09
Individual Contribution Amount:	\$0.00

Broker Statement I was not this client's representative for the 15 years under allegation 2008 until June 13, 2023.

While the client alleges this period dating back to 2008, it should be noted I started with Schwab in November of 2012. I wasn't assigned this client based on my memory until at least 2013. I was the representative until my resignation in April of 2022. This is a span of 9 years. I believe it's possible this client wasn't assigned to my practice until 2014. However, since I've not worked at Schwab for the last 15 months, I'm not provided the opportunity to gather relevant data points or defend myself.

Based on the allegation my role was at most a 9-year period. As a percent of the alleged damages over 15 years 9yrs/15yrs equals 60% of alleged damages based on time as representative. The client was working with another representative at Schwab for the period of 2008 until assignment to my practice as representative. It appears the client has been working with another representative at Schwab for a period since my resignation 15 months ago. I've requested more information from Schwab by phone and email to gather more details but have received no response to date.



End of Report

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