



IAPD Report

MICHAEL KELLEY MACKE

CRD# 4178383

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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

MICHAEL KELLEY MACKE (CRD# 4178383)

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 **05/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ELEUTHERA FP, LLC	CRD# 316611	11/19/2021

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
IA	PETROS ADVISORY SERVICES, LLC	284903	JACKSONVILLE, FL	09/05/2017 - 08/24/2021
IA	PAYNE CAPITAL MANAGEMENT, LLC	147119	JACKSONVILLE, FL	04/26/2016 - 10/30/2018
IA	VALIC FINANCIAL ADVISORS, INC.	42803	JACKSONVILLE, FL	06/14/2000 - 07/03/2013

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
Criminal	2



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: **ELEUTHERA FP, LLC**
Main Address: JACKSONVILLE, FL
Firm ID#: 316611

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	11/19/2021

Branch Office Locations

ELEUTHERA FP, LLC
JACKSONVILLE, FL



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 0 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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B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/12/2000
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State Securities Law Exams

Exam	Category	Date
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No information reported.

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>



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	09/05/2017 - 08/24/2021	PETROS ADVISORY SERVICES, LLC	CRD# 284903	JACKSONVILLE, FL
IA	04/26/2016 - 10/30/2018	PAYNE CAPITAL MANAGEMENT, LLC	CRD# 147119	JACKSONVILLE, FL
IA	06/14/2000 - 07/03/2013	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	JACKSONVILLE, FL
B	06/13/2000 - 07/03/2013	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	JACKSONVILLE, FL
B	06/13/2000 - 12/31/2001	THE VARIABLE ANNUITY MARKETING COMPANY	CRD# 5081	HOUSTON, TX

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
05/2026 - Present	Wealth73, LLC (formerly Eleuthera FP, LLC)	Owner and CCO	Y	Jacksonville, FL, United States
05/2022 - 05/2026	Eluethera FP, LLC (formerly Eventide FP, LLC)	Owner and CCO	Y	Jacksonville, FL, United States
08/2021 - 05/2022	Eventide FP, LLC	Owner and CCO	Y	Jacksonville, FL, United States
05/2017 - 08/2021	PETROS ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE AND CCO	Y	JACKSONVILLE, FL, United States
10/2016 - 08/2021	PETROS ADVISORY SERVICES, LLC	MANAGING MEMBER	Y	JACKSONVILLE, FL, United States
09/2015 - 08/2021	PAYNE CAPITAL MANAGEMENT, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	BLUE BELL, PA, United States
07/2013 - 08/2021	PETROS FINANCIAL GROUP, LLC	MEMBER, VICE PRESIDENT, AND INSURANCE AGENT	Y	JACKSONVILLE, FL, United States
07/2013 - 08/2021	WOMAN'S WORTH, LLC	VICE PRESIDENT AND INSURANCE AGENT	Y	JACKSONVILLE, FL, 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.

No information reported.



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
Criminal	2

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:	FLORIDA OFFICE OF FINANCIAL
Sanction(s) Sought:	Denial
Date Initiated:	03/28/2014
Docket/Case Number:	0307-SR-03/14
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	PAYNE CAPITAL MANAGEMENT LLC
Product Type:	No Product
Allegations:	MAKING A MATERIAL FALSE STATEMENT ON THE APPLICATION FOR REGISTRATION.
Current Status:	Final
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:	06/13/2014



Sanctions Ordered:	Denial
Regulator Statement	ON 6/13/2014, THE OFFICE OF FINANCIAL REGULATION ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF MICHAEL KELLEY MACKE. MR. MACKE ADMITS TO AND CONSENTS TO THE ENTRY OF THE FINDING BY THE OFFICE. THE OFFICE FOUND THAT MR. MACKE MADE A MATERIAL MISSTATEMENT ON THE APPLICATION FOR REGISTRATION. PURSUANT TO THE ORDER, MR. MACKE'S APPLICATION FOR REGISTRATION AS AN ASSOCIATED PERSON (RA) OF PAYNE CAPITAL MANAGEMENT, LLC IS DENIED WITHOUT PREJUDICE TO REAPPLY NO EARLIER THAN FEBRUARY 28, 2015.
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Reporting Source:	Individual
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Denial
Date Initiated:	03/28/2014
Docket/Case Number:	0307SR03/ 14
Employing firm when activity occurred which led to the regulatory action:	PAYNE CAPITAL MANAGEMENT LLC
Product Type:	No Product
Allegations:	MAKING A MATERIAL FALSE STATEMENT ON THE APPLICATION FOR REGISTRATION
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	06/13/2014
Sanctions Ordered:	Denial
Broker Statement	ON 6/13/2014, THE OFFICE OF FINANCIAL REGULATION ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF MICHAEL KELLEY MACKE. MR MACKE ADMITS TO AND CONSENTS TO THE ENTRY OF THE FINDING BY THE OFFICE. THE OFFICE FOUND THAT MR. MACKE MADE A MATERIAL MISSTATEMENT ON THE APPLICATION FOR REGISTRATION. PURSUANT TO THE ORDER, MR. MACKE'S APPLICATION FOR REGISTRATION AS AN ASSOCIATED PERSON (RA) OF PAYNE CAPITAL MANAGEMENT, LLC IS DENIED WITHOUT PREJUDICE TO REAPPLY NO EARLIER THAN FEBRUARY 28, 2015.



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source: Firm

Formal Charges were brought in: COUNTY COURT

Name of Court: DUVAL COUNTY COURT

Location of Court: 501 WEST ADAMS STREET, JACKSONVILLE, FL 32202

Docket/Case #: 1998 MM 56954

Charge Date: 11/08/1997

Charge(s) 1 of 1

Formal Charge(s)/Description: CHARGED WITH MISDEMEANOR

No of Counts: 1

Felony or Misdemeanor: Misdemeanor

Plea for each charge: N/A

Disposition of charge: NOLLE PROSEQUI (CODE 4)

Current Status: Final

Status Date: 11/08/1997

Disposition Date: 12/03/1998

Sentence/Penalty: MADE RESTITUTION TO THE VICTIM

Firm Statement

ON NOVEMBER 8, 1997, I WROTE A CHECK TO MY VETERINARIAN AS A DEPOSIT FOR A MEDICAL DEVICE FOR MY DOG, WHICH WAS TO BE USED FOR SEVERAL DAYS AND THEN RETURNED. I FAILED TO RETURN THE DEVICE ON TIME AND THE VETERINARIAN CASHED MY CHECK BEFORE I WAS ABLE TO TAKE THE DEVICE BACK. BY THE TIME THE CHECK WAS CASHED, I HAD EITHER CLOSED THE ACCOUNT OR DID NOT HAVE SUFFICIENT FUNDS AT THAT TIME TO COVER THE CHECK. AFTER LAW ENFORCEMENT CONTACT, I MADE RESTITUTION TO THE VETERINARIAN. I DON'T BELIEVE I WAS REQUIRED TO GO TO COURT. AT THE REQUEST OF THE FLORIDA OFFICE OF FINANCIAL REGULATION, I RECENTLY OBTAINED AND PROVIDED A CERTIFIED COPY OF THE DISPOSITION OF THIS CASE. UPON RECEIPT OF THE DISPOSITION DOCUMENT, I LEARNED THAT I HAD ACTUALLY BEEN CRIMINALLY CHARGED WITH A MISDEMEANOR, AND THAT THE CHARGE HAD BEEN "NOLLE PROSEUI." ALL I KNEW WAS THAT THE MATTER HAD BEEN RESOLVED WHEN I MADE RESTITUTION.

Reporting Source: Individual



Formal Charges were brought in: County Court

Name of Court: DUVAL COUNTY COURT

Location of Court: 501 WEST ADAMS STREET, JACKSONVILLE, FL 32202

Docket/Case #: 1998 MM 56954

Charge Date: 11/08/1997

Charge(s) 1 of 1

Formal Charge(s)/Description: CHARGED WITH MISDEMEANOR

No of Counts: 1

Felony or Misdemeanor: Misdemeanor

Plea for each charge: N/A

Disposition of charge: NOLLE PROSEQUI (CODE 4)

Current Status: Final

Status Date: 11/08/1997

Disposition Date: 12/03/1998

Sentence/Penalty: MADE RESTITUTION TO THE VICTIM

Broker Statement
 ON NOVEMBER 8, 1997, I WROTE A CHECK TO MY VETERINARIAN AS A DEPOSIT FOR A MEDICAL DEVICE FOR MY DOG, WHICH WAS TO BE USED FOR SEVERAL DAYS AND THEN RETURNED. I FAILED TO RETURN THE DEVICE ON TIME AND THE VETERINARIAN CASHED MY CHECK BEFORE I WAS ABLE TO TAKE THE DEVICE BACK. BY THE TIME THE CHECK WAS CASHED, I HAD EITHER CLOSED THE ACCOUNT OR DID NOT HAVE SUFFICIENT FUNDS AT THAT TIME TO COVER THE CHECK. AFTER LAW ENFORCEMENT CONTACT, I MADE RESTITUTION TO THE VETERINARIAN. I DON'T BELIEVE I WAS REQUIRED TO GO TO COURT. AT THE REQUEST OF THE FLORIDA OFFICE OF FINANCIAL REGULATION, I RECENTLY OBTAINED AND PROVIDED A CERTIFIED COPY OF THE DISPOSITION OF THIS CASE. UPON RECEIPT OF THE DISPOSITION DOCUMENT, I LEARNED THAT I HAD ACTUALLY BEEN CRIMINALLY CHARGED WITH A MISDEMEANOR, AND THAT THE CHARGE HAD BEEN "NOLLE PROSEUI." ALL I KNEW WAS THAT THE MATTER HAD BEEN RESOLVED WHEN I MADE RESTITUTION.

Disclosure 2 of 2

Reporting Source: Firm

Formal Charges were brought in: COUNTY COURT

Name of Court: DUVAL COUNTY COURT

Location of Court: 501 WEST ADAMS STREET, JACKSONVILLE, FL 32202



Docket/Case #: 1999 MM 063573
Charge Date: 01/24/1999
Charge(s) 1 of 1
Formal Charge(s)/Description: PASSING A WORTHLESS BANK CHECK
No of Counts: 1
Felony or Misdemeanor: Misdemeanor
Plea for each charge: NOLE CONTENDERE
Disposition of charge: COURT COST IMPOSED \$125.00 PAID
Current Status: Final
Status Date: 05/03/2000
Disposition Date: 05/03/2000
Sentence/Penalty: COURT COST OF \$125 PAID.

Firm Statement
 ON JANUARY 24, 1999, I, MICHAEL MACKE WROTE A CHECK TO PUBLIX WHICH BOUNCED DUE TO AN OVERSIGHT ON MY PART. WHEN I MADE RESTITUTION TO PUBLIX, I ASSUMED THAT THE MATTER WOULD BE CLOSED JUST AS IT HAD BEEN WHEN I REPAID MY VETERINARIAN, BUT THIS TIME, I WAS REQUIRED TO GO TO COURT. WHEN I WENT TO COURT, I WAS NOT REPRESENTED BY AN ATTORNEY. I TOLD THE JUDGE THAT I HAD MADE RESTITUTION AND HE ORDERED ME TO PAY \$125.00 IN COURT COSTS, WHICH I DID. AT THE REQUEST OF THE FLORIDA OFFICE OF FINANCIAL REGULATION, I RECENTLY OBTAINED AND PROVIDED A CERTIFIED COPY OF THE DISPOSITION OF THIS MATTER. UPON RECEIPT OF THE DISPOSITION DOCUMENT, I WAS SURPRISED TO LEARN THAT I HAD ENTERED A PLEA OF "NOLO CONTENDERE" TO A CRIMINAL MISDEMEANOR CHARGE OF PASSING A WORTHLESS BANK CHECK. I HAVE NO RECOLLECTION THAT THIS IS WHAT OCCURRED IN COURT.

Reporting Source: Individual
Formal Charges were brought in: COUNTY COURT
Name of Court: DUVAL COUNTY COURT
Location of Court: 501 WEST ADAMS STREET, JACKSONVILLE, FL 32202
Docket/Case #: 1999 MM 063573
Charge Date: 01/24/1999
Charge(s) 1 of 1
Formal Charge(s)/Description: PASSING A WORTHLESS BANK CHECK
No of Counts: 1
Felony or Misdemeanor: Misdemeanor
Plea for each charge: NOLE CONTENDERE



Disposition of charge:	COURT COST IMPOSED \$125.00 PAID
Current Status:	Final
Status Date:	05/03/2000
Disposition Date:	05/03/2000
Sentence/Penalty:	COURT COST OF \$125 PAID.
Broker Statement	<p>ON JANUARY 24, 1999, I, MICHAEL MACKE WROTE A CHECK TO PUBLIX WHICH BOUNCED DUE TO AN OVERSIGHT ON MY PART. WHEN I MADE RESTITUTION TO PUBLIX, I ASSUMED THAT THE MATTER WOULD BE CLOSED JUST AS IT HAD BEEN WHEN I REPAID MY VETERINARIAN, BUT THIS TIME, I WAS REQUIRED TO GO TO COURT. WHEN I WENT TO COURT, I WAS NOT REPRESENTED BY AN ATTORNEY. I TOLD THE JUDGE THAT I HAD MADE RESTITUTION AND HE ORDERED ME TO PAY \$125.00 IN COURT COSTS, WHICH I DID. AT THE REQUEST OF THE FLORIDA OFFICE OF FINANCIAL REGULATION, I RECENTLY OBTAINED AND PROVIDED A CERTIFIED COPY OF THE DISPOSITION OF THIS MATTER. UPON RECEIPT OF THE DISPOSITION DOCUMENT, I WAS SURPRISED TO LEARN THAT I HAD ENTERED A PLEA OF "NOLO CONTENDERE" TO A CRIMINAL MISDEMEANOR CHARGE OF PASSING A WORTHLESS BANK CHECK. I HAVE NO RECOLLECTION THAT THIS IS WHAT OCCURRED IN COURT.</p>



End of Report

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