



IAPD Report

MEREDITH BAKER FREEMAN III

CRD# 4418577

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

MEREDITH BAKER FREEMAN III (CRD# 4418577)

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 **02/19/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AAG CAPITAL, INC	CRD# 188	10/27/2023
IA	ACCURATE WEALTH MANAGEMENT, LLC	CRD# 298137	11/02/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	OSAIC WEALTH, INC.	23131	TAMPA, FL	11/02/2018 - 11/01/2023
IA	OSAIC WEALTH, INC.	23131	TAMPA, FL	11/02/2018 - 11/01/2023
IA	SIGNATOR INVESTORS, INC.	468	TAMPA, FL	07/30/2018 - 11/02/2018

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

Employment 1 of 2

Firm Name: **AAG CAPITAL, INC**
Main Address: 2211 ASHLEY OAKS CIRCLE
WESLEY CHAPEL, FL 33544
Firm ID#: 188

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	10/27/2023
	FINRA	Invest. Co and Variable Contracts	Approved	10/27/2023
	Florida	Agent	Approved	10/30/2023
	Georgia	Agent	Approved	10/30/2023
	North Carolina	Agent	Approved	11/06/2023
	Virginia	Agent	Approved	02/26/2025

Branch Office Locations

2211 Ashely Oaks Circle
Wesley Chapel, FL 33544

5577 Broadcast Ct.
Sarasota, FL 34240

Employment 2 of 2

Firm Name: **ACCURATE WEALTH MANAGEMENT, LLC**
Main Address: 2211 ASHLEY OAKS CIRCLE
WESLEY CHAPEL, FL 33544
Firm ID#: 298137

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	11/02/2023



Qualifications

Regulator	Registration	Status	Date
IA North Carolina	Investment Adviser Representative	Approved	01/03/2024

Branch Office Locations

ACCURATE WEALTH MANAGEMENT, LLC

5577 Broadcast Ct.
Sarasota, FL 34240



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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	Registered Options Principal Examination (S4)	Series 4	10/30/2003
	General Securities Principal Examination (S24)	Series 24	07/18/2003

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	04/04/2017
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/08/2016
	Limited Representative-Equity Trader Exam (S55)	Series 55	03/31/2003

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	05/20/2017
	 Uniform Securities Agent State Law Examination (S63)	Series 63	03/13/2002

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked



and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	11/02/2018 - 11/01/2023	OSAIC WEALTH, INC.	CRD# 23131	TAMPA, FL
IA	11/02/2018 - 11/01/2023	OSAIC WEALTH, INC.	CRD# 23131	TAMPA, FL
IA	07/30/2018 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	TAMPA, FL
B	05/12/2017 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	TAMPA, FL
IA	05/24/2017 - 12/31/2017	SIGNATOR INVESTORS, INC.	CRD# 468	TAMPA, FL
B	01/08/2016 - 05/18/2017	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	TAMPA, FL
B	12/05/2011 - 04/24/2012	AGILE PT GROUP LLC	CRD# 155177	NEW YORK, NY
B	07/11/2011 - 11/30/2011	CHIMERA SECURITIES, LLC	CRD# 147566	NEW YORK, NY
B	03/04/2009 - 02/01/2011	KERN, SUSLOW SECURITIES, INC.	CRD# 24755	NEW YORK, NY
B	01/17/2003 - 06/13/2007	THE BENCHMARK COMPANY, LLC	CRD# 22982	NEW YORK, NY
B	11/13/2001 - 06/27/2002	BEAR, STEARNS & CO. INC.	CRD# 79	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
10/2023 - Present	AAG Capital	Register representative	Y	Wesley Chapel, FL, United States
10/2023 - Present	Accurate Wealth Management	Registered representative	Y	Wesley Chapel, FL, United States
11/2018 - 10/2023	ROYAL ALLIANCE ASSOCIATES, INC.	REGISTERED REP	Y	TAMPA, FL, United States
05/2017 - 11/2018	SII	REG REP	Y	TAMPA, FL, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2015 - 05/2017	HORNOR TOWNSEND & KENT INC	REGISTERED REPRESENTATIVE	Y	HORSHAM, PA, United States
01/2015 - 05/2017	PENN MUTUAL LIFE INSURANCE CO	AGENT	Y	HORSHAM, PA, 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)MF FINANCIAL LLC

POSITION: Owner/Partner NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 03/20/2018
ADDRESS: 1511 N Westshore Blvd, Suite 1100, Tampa FL 33607, United States
DESCRIPTION: LLC

2)Accurate Advisory Group

POSITION: Investment Adviser Representative conducting securities, investment advisory and insurance under this business name. NATURE: insurance agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 10/26/2023
ADDRESS: 2211 Ashley Oaks Circle, Wesley Chapel, FL 33544 United States
DESCRIPTION: Sales and marketing of securities, investment advisory and insurance under this business name.

3)Accurate Advisory Group

POSITION: Agent NATURE: Insurance Agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 20 START DATE: 10/26/2023
ADDRESS: 2211 Ashley Oaks Circle, Wesley Chapel, FL, United States
DESCRIPTION: Insurance Broker Fixed Insurance



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

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	07/30/2018
Docket/Case Number:	90134-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Signator Investors, Inc.
Product Type:	No Product
Allegations:	Conducted investment advisory business from offices within this state without the benefit of lawful 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:	07/30/2018
Sanctions Ordered:	Cease and Desist



Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$3,000.00**Portion Levied against individual:** \$3,000.00**Payment Plan:****Is Payment Plan Current:****Date Paid by individual:** 07/30/2018**Was any portion of penalty waived?** No**Amount Waived:****Regulator Statement**

On 7/30/2018, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Meredith B. Freeman III. Mr. Freeman accepts, consents and agrees, prior to a hearing and without an adjudication of any issue of law or fact, to the findings of the Office. The Office found that Meredith B. Freeman III engaged in investment advisory business from offices within this state without the benefit of lawful registration in the state of Florida pursuant to section 517.12(4), F. S. Meredith B. Freeman III agreed to cease and desist from all present and future violations of Chapter 517, F. S. and the administrative rules thereunder; and to pay an administrative fine in the amount of \$ 3,000. The Office agreed to approve Meredith B. Freeman's application as an associated person (RA) with Signator Investors, Inc. effective 7/30/2018.

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Reporting Source: Individual**Regulatory Action Initiated By:** STATE OF FLORIDA OFFICE OF FINANCIAL REGULATION**Sanction(s) Sought:** Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)**Date Initiated:** 07/30/2018**Docket/Case Number:** 90134-SR**Employing firm when activity occurred which led to the regulatory action:** SIGNATOR INVESTORS INC**Product Type:** No Product**Allegations:** Conducting investment advisory business activities from Florida without 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:

07/30/2018

Sanctions Ordered:

Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$3,000.00

Portion Levied against individual:

\$3,000.00

Payment Plan:

N/A

Is Payment Plan Current:

Yes

Date Paid by individual:

07/30/2018

Was any portion of penalty waived?

No

Amount Waived:

Broker Statement

Mr. Freeman provided investment advisory services under the reasonable belief that he was appropriately registered. Due to Signator Investors's administrative oversight, he was not properly registered as an investment advisor representative in Florida, although he was properly registered as an associated person of a broker dealer. Upon discovery that IAR registration in Florida was necessary, immediate steps were taken to resolve the matter and Signator paid the associated fine on Mr. Freeman's behalf.



End of Report

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