



IAPD Report

Michael William Mandarin

CRD# 4443175

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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

Michael William Mandarino (CRD# 4443175)

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 **03/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	G. A. REPPLE & COMPANY	CRD# 17486	11/01/2017
IA	G. A. REPPLE & COMPANY	CRD# 17486	11/01/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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	INTERVEST INTERNATIONAL EQUITIES CORPORATION	20289	Apollo Beach, FL	06/15/2006 - 11/01/2017
IA	INTERVEST INTERNATIONAL, INC.	111516	Apollo Beach, FL	06/15/2006 - 11/01/2017
IA	FIRST COMMAND FINANCIAL PLANNING, INC.	3641	65189 WIESBADEN, Germany	09/02/2005 - 06/20/2006

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	3



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

Employment 1 of 1

Firm Name: **G. A. REPPLE & COMPANY**
Main Address: 101 NORMANDY ROAD
CASSELBERRY, FL 32707
Firm ID#: 17486

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	11/01/2017
B	FINRA	Investment Co./Variable Contracts Prin	Approved	11/01/2017
B	FINRA	General Securities Representative	Approved	11/19/2018
B	Alabama	Agent	Approved	05/08/2018
IA	Alabama	Investment Adviser Representative	Approved	10/22/2021
B	Alaska	Agent	Approved	07/10/2020
IA	Alaska	Investment Adviser Representative	Approved	04/10/2023
IA	Arizona	Investment Adviser Representative	Approved	01/26/2018
B	Arizona	Agent	Approved	07/10/2020
B	Arkansas	Agent	Approved	07/10/2020
IA	Arkansas	Investment Adviser Representative	Approved	04/06/2023
B	California	Agent	Approved	11/02/2017
IA	California	Investment Adviser Representative	Approved	01/09/2018



Qualifications

Regulator	Registration	Status	Date
B Colorado	Agent	Approved	12/19/2017
IA Colorado	Investment Adviser Representative	Approved	01/10/2018
B Connecticut	Agent	Approved	09/06/2018
IA Connecticut	Investment Adviser Representative	Approved	09/06/2018
B Delaware	Agent	Approved	07/10/2020
IA Delaware	Investment Adviser Representative	Approved	03/15/2023
B District of Columbia	Agent	Approved	11/01/2017
IA District of Columbia	Investment Adviser Representative	Approved	01/24/2018
B Florida	Agent	Approved	11/02/2017
IA Florida	Investment Adviser Representative	Approved	11/02/2017
B Georgia	Agent	Approved	11/06/2017
IA Georgia	Investment Adviser Representative	Approved	01/10/2018
IA Hawaii	Investment Adviser Representative	Approved	05/08/2018
B Hawaii	Agent	Approved	07/10/2020
B Idaho	Agent	Approved	07/10/2020
IA Idaho	Investment Adviser Representative	Approved	03/14/2023
IA Illinois	Investment Adviser Representative	Approved	11/21/2017
B Illinois	Agent	Approved	02/09/2018
IA Indiana	Investment Adviser Representative	Approved	11/01/2017



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	11/06/2017
B Iowa	Agent	Approved	07/10/2020
IA Iowa	Investment Adviser Representative	Approved	03/20/2023
B Kansas	Agent	Approved	01/02/2020
IA Kansas	Investment Adviser Representative	Approved	01/03/2020
B Kentucky	Agent	Approved	07/10/2020
IA Kentucky	Investment Adviser Representative	Approved	03/29/2023
IA Louisiana	Investment Adviser Representative	Approved	11/09/2017
B Louisiana	Agent	Approved	07/10/2020
IA Maine	Investment Adviser Representative	Approved	01/09/2018
B Maine	Agent	Approved	02/05/2019
IA Maryland	Investment Adviser Representative	Approved	02/01/2018
B Maryland	Agent	Approved	07/10/2020
B Massachusetts	Agent	Approved	07/10/2020
IA Massachusetts	Investment Adviser Representative	Approved	11/25/2024
B Michigan	Agent	Approved	07/10/2020
IA Michigan	Investment Adviser Representative	Approved	03/16/2023
B Minnesota	Agent	Approved	06/08/2020
IA Minnesota	Investment Adviser Representative	Approved	06/09/2020



Qualifications

	Regulator	Registration	Status	Date
B	Mississippi	Agent	Approved	07/10/2020
IA	Mississippi	Investment Adviser Representative	Approved	03/20/2023
B	Missouri	Agent	Approved	11/30/2017
IA	Missouri	Investment Adviser Representative	Approved	01/09/2018
B	Montana	Agent	Approved	07/10/2020
IA	Montana	Investment Adviser Representative	Approved	03/22/2023
B	Nebraska	Agent	Approved	07/10/2020
IA	Nebraska	Investment Adviser Representative	Approved	03/14/2023
B	Nevada	Agent	Approved	07/10/2020
IA	Nevada	Investment Adviser Representative	Approved	03/20/2023
B	New Hampshire	Agent	Approved	07/10/2020
IA	New Hampshire	Investment Adviser Representative	Approved	11/18/2021
B	New Jersey	Agent	Approved	11/08/2017
IA	New Jersey	Investment Adviser Representative	Approved	01/09/2018
B	New Mexico	Agent	Approved	07/10/2020
IA	New Mexico	Investment Adviser Representative	Approved	03/14/2023
B	New York	Agent	Approved	06/21/2018
IA	New York	Investment Adviser Representative	Approved	03/14/2023
B	North Carolina	Agent	Approved	04/14/2020



Qualifications

Regulator	Registration	Status	Date
IA North Carolina	Investment Adviser Representative	Approved	11/24/2021
B North Dakota	Agent	Approved	07/10/2020
IA North Dakota	Investment Adviser Representative	Approved	03/21/2023
B Ohio	Agent	Approved	11/01/2017
IA Ohio	Investment Adviser Representative	Approved	03/14/2023
B Oklahoma	Agent	Approved	07/10/2020
IA Oklahoma	Investment Adviser Representative	Approved	03/23/2023
B Oregon	Agent	Approved	02/16/2018
IA Oregon	Investment Adviser Representative	Approved	03/15/2023
IA Pennsylvania	Investment Adviser Representative	Approved	11/02/2017
B Pennsylvania	Agent	Approved	04/03/2018
B Rhode Island	Agent	Approved	07/10/2020
IA Rhode Island	Investment Adviser Representative	Approved	03/16/2023
B South Carolina	Agent	Approved	11/07/2017
IA South Carolina	Investment Adviser Representative	Approved	03/22/2023
B South Dakota	Agent	Approved	07/10/2020
IA South Dakota	Investment Adviser Representative	Approved	04/14/2023
B Tennessee	Agent	Approved	07/12/2018



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	11/02/2017
IA Texas	Investment Adviser Representative	Restricted Approval	11/02/2017
IA Utah	Investment Adviser Representative	Approved	01/10/2018
B Utah	Agent	Approved	07/10/2020
B Vermont	Agent	Approved	07/10/2020
IA Vermont	Investment Adviser Representative	Approved	07/12/2023
B Virginia	Agent	Approved	11/30/2017
IA Virginia	Investment Adviser Representative	Approved	01/18/2018
B Washington	Agent	Approved	11/02/2017
IA Washington	Investment Adviser Representative	Approved	01/17/2018
B West Virginia	Agent	Approved	07/10/2020
IA West Virginia	Investment Adviser Representative	Approved	03/20/2023
B Wisconsin	Agent	Approved	07/10/2020
IA Wisconsin	Investment Adviser Representative	Approved	03/14/2023
B Wyoming	Agent	Approved	07/10/2020
IA Wyoming	Investment Adviser Representative	Approved	03/29/2023

Branch Office Locations

G. A. REPPLE & COMPANY
APOLLO BEACH, 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/08/2004

General Industry/Product Exams

Exam	Category	Date
 General Securities Representative Examination (S7TO)	Series 7TO	11/19/2018
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/19/2001

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/25/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/18/2001

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
B	06/15/2006 - 11/01/2017	INTERVEST INTERNATIONAL EQUITIES CORPORATION	CRD# 20289	Apollo Beach, FL
IA	06/15/2006 - 11/01/2017	INTERVEST INTERNATIONAL, INC.	CRD# 111516	Apollo Beach, FL
IA	09/02/2005 - 06/20/2006	FIRST COMMAND FINANCIAL PLANNING, INC.	CRD# 3641	65189 WIESBADEN, Ger
B	11/20/2001 - 06/20/2006	FIRST COMMAND FINANCIAL PLANNING, INC.	CRD# 3641	65189 WIESBADEN
IA	01/04/2005 - 09/02/2005	FIRST COMMAND BANK	CRD# 128851	FORT WORTH, 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
01/2020 - Present	123 Investing LLC	Manager/Owner	Y	Apollo, FL, United States
11/2017 - Present	G.A. REPPLE AND COMPANY	REGISTERED REPRESENTATIVE	Y	CASSELBERRY, FL, United States
06/2006 - 11/2017	INTERVEST INTERNATIONAL EQUITIES CORP	REGISTERED REPRESENTATIVE	Y	COLORADO SPRINGS, CO, 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)Expat Health.com - 6917 Makers Way, Apollo Beach, FL - Started 11-1-2006 - Insurance Agent - selling international travel, kidnap & ransom, and health insurance - Started 11/1/2006 -non-investment related - 1 hr. per month during trading hrs.

2)Michael W. Mandarino, Independent Insurance Agent - 6917 Makers Way, Apollo Beach, FL 33572 - Insurance agent - Selling life, disability, long term care and health insurance Supplement - - Started 11-1-2017 - non-invest. related - 40 hrs. per month 30 Hrs. per month during trading hrs.

3) 123-Life Insurance.com - 6917 Makers Way, Apollo Beach, FL 33572 - Started 1-1-2014 - Insurance Agent - sell fixed insurance products, Long-Term Care, Disability Insurance, Group Life, Dental and Health Insurance, recruiting agents to sell life Insurance, potentially submitting bids for Government contracts. Online website www.123-lifeinsurance.com - receive commissions and overrides for any agents I recruit to use the system - non-investment related - 40 hrs. per month, possibly



Registration & Employment History



OTHER BUSINESS ACTIVITIES

during trading hours.

- 4) Michael W. Mandarino - 6917 Makers Way, Apollo Beach, FL 33572 - Commercial lending - Owner - Started 6/14/2018 - Receive a referral fee or finder's fee for locating large institutions, companies and/or individuals who are looking to borrow money through commercial lenders - non-investment related - 3 Hrs. per month, 0 hrs. during trading.
- 5) 123-INVESTING LLC - 6917 Makers Way, Apollo Beach, FL 33572 - Manager - Financial Planning Business - Started 1/1/2020 - investment related - 180 Hrs. per month, 180 Hrs. during trading time.
- 6) LinkedIn Marketing Consultant - 6917 Makers Way, Apollo Beach, FL 33572 - Provide marketing consultation to business owners using LinkedIn, AI, and automation tools to enhance lead generation and brand visibility. Started 2/20/2025 - non-investment related - 8 Hrs per month, 2 Hrs per month during trading.



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	G. A. REPPLE & COMPANY
Allegations:	Claimant instructed Respondent that she wanted her investable assets to be invested conservatively in safe, income-producing investments. Instead, Respondent recommended a series of unsuitable, unrelated, high-risk, non-traditional investment products, including GWG Holdings.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$150,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-01125
Filing date of arbitration/CFTC reparation or civil litigation:	06/04/2025

Customer Complaint Information

Date Complaint Received: 06/04/2025



Complaint Pending?	Yes
Status:	
Status Date:	06/04/2025
Settlement Amount:	
Individual Contribution Amount:	
Disclosure 2 of 3	
Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	G. A. REPPLE & COMPANY
Allegations:	Client, through legal representation, claimed \$100,000 in damages resulting from the purchase of several GWG L bonds which resulted in a total loss of principal.
Product Type:	Debt-Asset Backed
Alleged Damages:	\$100,000.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA Office of Dispute Resolution
Docket/Case #:	Pending
Date Notice/Process Served:	12/21/2023
Arbitration Pending?	Yes
Broker Statement	<p>G.A. Repple & Company and Registered Representative, Michael Mandarino have been named as a party in this arbitration, which the claimant(s) filed on December 20, 2023.</p> <p>In or around December of 2021, Claimant instructed Respondents that she wanted a portion of her portfolio invested conservatively in safe, income producing investments.</p>
Disclosure 3 of 3	
Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	G.A. Repple & Company
Allegations:	Correspondence was received on behalf of two separate clients in June 2022 from the law firm Colling, Gilbert, Wright & Carter, LLC. The correspondence states that both clients made recommended purchases of GWG Holdings Bonds through G.A. Repple & Company registered representative Michael W. Mandarino (CRD# 4443175). The two matters were settled in January 2023 by G.A. Repple & Company for a total of \$35,000. Michael Mandarino contributed \$15,000 to the total amount.
Product Type:	Debt-Asset Backed
Alleged Damages:	\$0.00
Alleged Damages Amount	The complaint is regarding two (2) issues of GWG Holdings Bonds in a ladder



Explanation (if amount not exact):

purchase and totaling \$50,000 in principal for one client (\$20,000, five year issue @ 7.5% and \$30,000, seven year issue @ 8.5%) and one (1) issue of the same product (\$20,000, seven year @ 8.5%) for a separate/second client. While no compensatory damages were claimed, the received correspondence claims that both issues are viewed as a total loss. A good faith determination of the received correspondence reflects that potential claimed damages will be in excess of \$5,000.00.

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:

06/06/2022

Complaint Pending?

No

Status:

Settled

Status Date:

01/23/2023

Settlement Amount:

\$35,000.00

Individual Contribution Amount:

\$15,000.00

Broker Statement

Firm and representative resolved this matter to resolve litigation.



End of Report

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