



IAPD Report

KENNETH CONRAD ZUPO

CRD# 4509502

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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

KENNETH CONRAD ZUPO (CRD# 4509502)

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 **12/23/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	EMERSON EQUITY LLC	CRD# 130032	01/11/2023
B	EMERSON EQUITY LLC	CRD# 130032	01/12/2023

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	WHITEHALL-PARKER SECURITIES, INC	10608	WALNUT CREEK, CA	07/02/2009 - 12/31/2022
B	WHITEHALL-PARKER SECURITIES, INC.	10608	WALNUT CREEK, CA	07/01/2009 - 12/31/2022
IA	FRONTIER WEALTH STRATEGIES INC.	165932	WALNUT CREEK, CA	04/02/2014 - 08/19/2014

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
Criminal	1
Customer Dispute	2
Judgment/Lien	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 2 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **EMERSON EQUITY LLC**
Main Address: 155 BOVET ROAD, SUITE 725
SAN MATEO, CA 94402
Firm ID#: 130032

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/12/2023
IA	California	Investment Adviser Representative	Approved	01/11/2023
B	California	Agent	Approved	01/12/2023
B	Texas	Agent	Approved	10/24/2023

Branch Office Locations

EMERSON EQUITY LLC
Antioch, CA



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
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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
 Futures Managed Funds Examination (S31)	Series 31	09/05/2002
 General Securities Representative Examination (S7)	Series 7	05/02/2002

State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	05/28/2002
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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
IA	07/02/2009 - 12/31/2022	WHITEHALL-PARKER SECURITIES, INC	CRD# 10608	WALNUT CREEK, CA
B	07/01/2009 - 12/31/2022	WHITEHALL-PARKER SECURITIES, INC.	CRD# 10608	WALNUT CREEK, CA
IA	04/02/2014 - 08/19/2014	FRONTIER WEALTH STRATEGIES INC.	CRD# 165932	WALNUT CREEK, CA
B	10/02/2006 - 07/01/2009	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	CONCORD, CA
IA	09/29/2006 - 07/01/2009	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	CONCORD, CA
B	08/05/2004 - 08/21/2006	WM FINANCIAL SERVICES, INC.	CRD# 599	SAN JOSE, CA
IA	08/05/2004 - 08/21/2006	WM FINANCIAL SERVICES, INC.	CRD# 599	SAN JOSE, CA
IA	10/17/2002 - 03/11/2003	MORGAN STANLEY	CRD# 7556	SAN JOSE, CA
B	07/15/2002 - 03/11/2003	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
01/2023 - Present	EMERSON EQUITY LLC	REGISTERED REPRESENTATIVE	Y	SAN MATEO, CA, United States
07/2009 - 12/2022	WHITEHALL-PARKER SECURITIES, LLC	INVESTMENT ADVISOR REPRESENTATIVE/REGISTERED REPRESENTATIVE/VICE PRESIDENT	Y	SAN FRANCISCO, CA, 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.

1)- SOCCER REFEREE-NOT INVESTMENT RELATED; 800 W. TOWER AVE. ALAMEDA CA 94509; SPORTS RELATED; SOCCER OFFICIAL/REFEREE; OFFICIATE HIGH SCHOOL AND COLLEGIATE SOCCER GAMES; 0 HOUR DURING SECURITIES TRADING HOURS; 11/2021



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
Criminal	1
Customer Dispute	2
Judgment/Lien	2

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 1

Reporting Source:	Individual
Organization Name (if charge(s) were brought against an organization over which individual exercised control):	N/A
Court Details:	SUPERIOR COURT OF THE STATE OF CALIFORNIA, COUNTY OF CONTRA COSTA JUVENILE COURT CASE # J95-00596
Charge Date:	01/04/1995
Charge Details:	CNT 1 DUI ALCOHOL OR DRUGS, MISD, PLEAD GUILTY CNT 2 DRIV WHILE HAVING .08 OR HIGHER, MISD, NO PLEA CNT 3 HIT AND RUN W/INJURY, FELONY, NO PLEA
Felony?	Yes
Current Status:	Final
Status Date:	03/10/1995
Disposition Details:	CNT 1 - DRIVING SUSPENDED FOR 1 YR, 1 YR PROBATION, 3/10/95 CNT 2 - DISMISSED 3/13/95 CNT 3 - DISMISSED 3/13/95
Broker Statement	I WAS INVOLVED IN AN ACCIDENT ON 1/4/95 IN WHICH ALCOHOL WAS INVOLVED. I PLEAD GUILTY & AND PAID MY DEBT TO SOCIETY, FURTHERMORE THIS HAPPENED WHEN I WAS 17 YRS OLD.



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 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: U.S. BANCORP INVESTMENTS, INC.

Allegations: CUSTOMER FEELS HE WAS MISLED WITH INFORMATION ABOUT THE INVESTMENT.

Product Type: Mutual Fund(s)

Alleged Damages: \$7,675.96

Customer Complaint Information

Date Complaint Received: 08/20/2007

Complaint Pending? No

Status: Denied

Status Date: 10/19/2007

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES SUITABILITY AND MISREPRESENTATION ISSUES WITH INVESTMENT.

Product Type: Mutual Fund(s)

Alleged Damages: \$4,341.82

Customer Complaint Information

Date Complaint Received: 03/21/2006

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/11/2006

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00



Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE # 06-00723

Date Notice/Process Served: 03/21/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/11/2006

Monetary Compensation Amount: \$4,341.82

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES SUITABILITY AND MISREPRESENTATION ISSUES WITH INVESTMENT.

Product Type: Mutual Fund(s)

Alleged Damages: \$4,341.82

Customer Complaint Information

Date Complaint Received: 03/21/2006

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/11/2006

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE # 06-00723

Date Notice/Process Served: 03/21/2006

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/11/2006

Monetary Compensation Amount: \$4,341.82

Individual Contribution Amount: \$0.00



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$121,658.00
Judgment/Lien Type:	Tax
Date Filed with Court:	06/13/2019
Date Individual Learned:	07/02/2019
Type of Court:	Federal Court
Name of Court:	Federal Court
Location of Court:	Contra Costa County
Docket/Case #:	2019/88785
Judgment/Lien Outstanding?	Yes
Broker Statement	The IRS has not yet notified representative Zupo of this lien. Representative Zupo learned of this lien from a third-party company who specializes in representing individuals with liens filed against them. Shortly thereafter Representative Zupo learned more information about this lien from FINRA.

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$55,790.42
Judgment/Lien Type:	Tax
Date Filed with Court:	08/11/2015
Date Individual Learned:	08/01/2016
Type of Court:	Contra Costa County Recorder Office
Name of Court:	Contra Costa County Recorder Office
Location of Court:	Contra Cost County
Docket/Case #:	2015-0166688-00
Judgment/Lien Outstanding?	Yes
Broker Statement	Representative Zupo never received notice of the lien until FINRA notified him with its request for information dated July 28, 2016(received on August 1, 2016). Representative Zupo changed residences in 2015, and the lien notice may have been sent to the address he once occupied.



End of Report

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