



## IAPD Report

# MICHELLE ELISE ANTHONY

CRD# 4512228

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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

### MICHELLE ELISE ANTHONY (CRD# 4512228)

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
<b>B</b>	CENTAURUS FINANCIAL, INC.	CRD# 30833	08/14/2014
<b>IA</b>	CENTAURUS FINANCIAL, INC.	CRD# 30833	08/19/2014

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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>B</b>	WELLS FARGO ADVISORS, LLC	19616	TUCSON, AZ	01/03/2011 - 09/05/2014
<b>IA</b>	WELLS FARGO ADVISORS, LLC	19616	TUCSON, AZ	01/03/2011 - 09/05/2014
<b>IA</b>	WELLS FARGO INVESTMENTS, LLC	10582	TUCSON, AZ	05/27/2010 - 01/03/2011

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	5
Termination	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 **16** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **CENTAURUS FINANCIAL, INC.**  
Main Address: 2300 EAST KATELLA AVE  
SUITE 200  
ANAHEIM, CA 92806  
Firm ID#: 30833

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	08/14/2014
<b>IA</b>	Alabama	Investment Adviser Representative	Approved	04/18/2025
<b>B</b>	Arizona	Agent	Approved	08/14/2014
<b>IA</b>	Arizona	Investment Adviser Representative	Approved	08/26/2014
<b>B</b>	California	Agent	Approved	06/28/2019
<b>IA</b>	California	Investment Adviser Representative	Approved	06/28/2019
<b>B</b>	Colorado	Agent	Approved	09/06/2019
<b>IA</b>	Colorado	Investment Adviser Representative	Approved	09/06/2019
<b>IA</b>	Louisiana	Investment Adviser Representative	Approved	01/07/2022
<b>B</b>	Maryland	Agent	Approved	07/07/2017
<b>B</b>	Massachusetts	Agent	Approved	03/06/2015
<b>IA</b>	Massachusetts	Investment Adviser Representative	Approved	07/09/2019
<b>IA</b>	Nebraska	Investment Adviser Representative	Approved	11/12/2020



## Qualifications

	Regulator	Registration	Status	Date
B	Nebraska	Agent	Approved	12/03/2020
B	New Mexico	Agent	Approved	08/29/2017
IA	New Mexico	Investment Adviser Representative	Approved	06/14/2018
B	North Carolina	Agent	Approved	10/27/2021
IA	North Carolina	Investment Adviser Representative	Approved	10/27/2021
B	Oregon	Agent	Approved	03/13/2026
IA	Oregon	Investment Adviser Representative	Approved	03/13/2026
IA	Pennsylvania	Investment Adviser Representative	Approved	07/22/2025
B	Texas	Agent	Approved	10/29/2019
IA	Texas	Investment Adviser Representative	Restricted Approval	10/28/2019
B	Virginia	Agent	Approved	01/29/2021
IA	Virginia	Investment Adviser Representative	Approved	01/29/2021
IA	Washington	Investment Adviser Representative	Approved	05/27/2026
B	Wisconsin	Agent	Approved	03/23/2020
IA	Wisconsin	Investment Adviser Representative	Approved	03/23/2020

### Branch Office Locations

#### **CENTAURUS FINANCIAL, INC.**

3567 E. Sunrise Drive  
SUITE #101  
TUCSON, AZ 85718



## 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
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Futures Managed Funds Examination (S31)	Series 31	01/28/2004
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General Securities Representative Examination (S7)	Series 7	10/23/2003
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	11/04/2003
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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
B	01/03/2011 - 09/05/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	TUCSON, AZ
IA	01/03/2011 - 09/05/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	TUCSON, AZ
IA	05/27/2010 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	TUCSON, AZ
B	05/11/2010 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	TUCSON, AZ
IA	09/13/2006 - 05/06/2010	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	TUCSON, AZ
B	09/12/2006 - 05/06/2010	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	TUCSON, AZ
B	10/24/2003 - 09/08/2006	MORGAN STANLEY DW INC.	CRD# 7556	TUCSON, AZ

### 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
08/2014 - Present	CENTAURUS FINANCIAL INC.	REGISTERED REPRESENTATIVE	Y	ANAHEIM, CA, United States
01/2010 - Present	DIAPER BANK OF SOUTHERN ARIZONA	DIRECTOR	N	TUCSON, AZ, 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. GROUP HEALTH INSURANCE THROUGH UNITED HEALTHCARE, INVESTMENT RELATED, 1640 E. RIVER RD., SUITE #208, TUCSON, AZ 85718, OFFER GROUP HEALTH POLICIES FOR BUSINESSES, SENIOR VICE PRESIDENT, SINCE 12/20/2017, DEVOTED TIME IS 2 HOURS A MONTH.
2. MODERN RETIREMENT PLANNING, NON-INVESTMENT RELATED, 1303 N. UNIVERSITY BLVD., TUCSON, AZ 85719, CLASS INSTRUCTOR, SINCE 8/8/2016, DEVOTED TIME IS 12 HOURS A MONTH.



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

3. MODERN 401(K), NON-INVESTMENT RELATED, 1640 E. RIVER ROAD, SUITE #208, TUCSON, AZ 85718, DBA FOR MARKETING PURPOSES ONLY, PRESIDENT, SINCE 4/22/2021.

4. MODERN MARKETING GROUP AZ LLC

POSITION: President NATURE: This is a marketing company that owns the trademarks and websites from my other LLCs.

INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 12/01/2022

ADDRESS: 1640 E RIVER RD, STE 208, Tucson AZ 85718, United States

DESCRIPTION: Using for marketing purposes only

5. ADVISE ME NOW LLC

POSITION: President NATURE: This is the LLC that will be used for marketing purposes only INVESTMENT RELATED: No

NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 12/01/2022

ADDRESS: 1680 E River Rd., Ste 208, TUCSON, AZ AZ 85718, United States, DESCRIPTION: For marketing purposes only

6. MODERN WEALTH MANAGEMENT AZ LLC

POSITION: Owner and President NATURE: DBA for marketing and branding purposes. INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/17/2023

ADDRESS: 1640 E River Rd, Ste 208, Tucson AZ 85718, United States, DESCRIPTION: DBA for marketing and branding purposes.

7. MODERN INSURANCE AZ, LLC

POSITION: President NATURE: For marketing purposes and to only sell term insurance, long term care, Medicare, and fixed annuities to my clients INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 10/22/2020, ADDRESS: 1640 E. River Road, Suite 208, Tucson AZ 85718, United States, DESCRIPTION: I will be offering term insurance, long term care, fixed annuities, and Medicare to my clients through Modern Insurance.

8. THE FINANCIAL REVAMP

POSITION: Owner NATURE: Podcast and Radio show- to provide financial education INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 02/02/2026

ADDRESS: 3567 E Sunrise Drive, Ste 101, Tucson AZ 85718, United States, DESCRIPTION: Owner



## 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	5
Termination	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 5

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	CENTAURUS FINANCIAL, INC.
<b>Allegations:</b>	The customer alleges that in 2019 the Registered Representative recommended unsuitable, high-risk, illiquid investments.
<b>Product Type:</b>	Real Estate Security
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Claimant does not allege a specific compensatory damage amount but rather seeks "Compensatory damages in an unspecified amount or alternatively, well managed portfolio damages." As such, the Firm has made a good faith determination that the compensatory damages potentially exceed \$5,000.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	01/15/2025
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	07/15/2025

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

I vehemently denied any wrongdoing and assert that the allegations are completely without merit. The investments about which the customer complained were in the customer's best interest and were recommended based on the customer's objectives, goals and financial circumstances and were offered only after her review of all material documentation related to the investment. The customer confirmed in writing that they not only received the requisite investment documentation/disclosures, but that she fully understood the characteristics and risks of the investments. At all times, I put the customer's interest first and I will vigorously defend this matter to the fullest extent of the law.

**Disclosure 2 of 5****Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

CENTAURUS FINANCIAL, INC.

**Allegations:**

The customers allege that in April of 2021, the Registered Representative recommended & misrepresented unsuitable, high-risk, illiquid investments and breached her fiduciary duty.

**Product Type:**

Debt-Corporate

**Alleged Damages:**

\$100,000.00

**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 #:**

24-01355

**Filing date of arbitration/CFTC reparation or civil litigation:**

06/20/2024

**Customer Complaint Information****Date Complaint Received:**

06/25/2024

**Complaint Pending?**

No

**Status:**

Settled

**Status Date:**

06/18/2025

**Settlement Amount:**

\$58,000.00

**Individual Contribution Amount:**

\$0.00

**Broker Statement**

I vehemently denied any wrongdoing and assert that the customer's allegations were completely without merit. Notwithstanding, in an effort to avoid protracted proceedings, and the time and financial resources required, and in an effort to reach an expedited resolution with the customer, my broker/dealer unilaterally and



without my agreement, settled with the customer, to which I made no monetary contribution.

### Disclosure 3 of 5

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** CENTAURUS FINANCIAL, INC.

**Allegations:** The customers allege that the Registered Representative recommended unsuitable, high-risk, and illiquid investments.

**Product Type:** Real Estate Security

**Alleged Damages:** \$117,000.00

**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:** 07/28/2023

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 03/04/2024

**Settlement Amount:**

**Individual Contribution Amount:**

### Broker Statement

I vehemently denied any wrongdoing and asserted that the allegations were completely without merit. The investments about which the customers complained were suitable and were recommended based on the customer's objectives, goals and financial circumstances and were offered only after their review of all material documentation related to the investment. The customers confirmed in writing that they not only received the requisite investment documentation/disclosures, but that they fully understood the characteristics and risks of the investments. At all times, I put the customer's interest first and I will vigorously defend this matter to the fullest extent of the law.

### Disclosure 4 of 5

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** CENTAURUS FINANCIAL, INC.

**Allegations:** In January 2021, the customer alleges that the Registered Representative recommended a high-risk, unsuitable and illiquid investment.

**Product Type:** Debt-Corporate

**Alleged Damages:** \$100,000.00

**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 #:** 23-01793

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 06/21/2023

**Customer Complaint Information**

**Date Complaint Received:** 06/29/2023

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/15/2024

**Settlement Amount:** \$59,709.66

**Individual Contribution  
Amount:** \$0.00

**Broker Statement** I vehemently denied any wrongdoing and assert that the customer's allegations were completely without merit. Notwithstanding, in an effort to avoid protracted proceedings, and the time and financial resources required, and in an effort to reach an expedited resolution with the customer, my broker/dealer unilaterally and without my agreement, settled with the customer, to which I made no monetary contribution.

**Disclosure 5 of 5**

**Reporting Source:** Individual

**Employing firm when  
activities occurred which led  
to the complaint:** CENTAURUS FINANCIAL, INC.

**Allegations:** During 2020 through 2021, the customers allege that the Registered Representatives recommended illiquid investments.

**Product Type:** Debt-Corporate  
Real Estate Security

**Alleged Damages:** \$100,000.00

**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 #:** 22-00960

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 05/03/2022



## Customer Complaint Information

**Date Complaint Received:** 05/09/2022

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 07/07/2023

**Settlement Amount:** \$47,500.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

I vehemently denied any wrongdoing and assert that the customer's allegations were completely without merit. Notwithstanding, in an effort to avoid protracted proceedings, and the time and financial resources required, and in an effort to reach an expedited resolution with the customer, my broker/dealer unilaterally and without my agreement, settled with the customer, to which I made no monetary contribution.



## Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

### Disclosure 1 of 1

**Reporting Source:** Firm  
**Firm Name:** WELLS FARGO ADVISORS, LLC.  
**Termination Type:** Permitted to Resign  
**Termination Date:** 08/08/2014  
**Allegations:** CONCERNS RELATING TO AN INACCURATE DOCUMENT EMPLOYEE PROVIDED TO A THIRD PARTY.  
**Product Type:** Annuity-Variable

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**Reporting Source:** Individual  
**Firm Name:** WELLS FARGO ADVISORS, LLC.  
**Termination Type:** Permitted to Resign  
**Termination Date:** 08/08/2014  
**Allegations:** CONCERNS RELATING TO AN INACCURATE DOCUMENT EMPLOYEE PROVIDED TO A THIRD PARTY.  
**Product Type:** Annuity-Variable

**Broker Statement** I RESIGNED FROM WELLS FARGO ADVISORS ON AUGUST 8, 2014. THE STATEMENT THAT I WAS TERMINATED OR PERMITTED TO RESIGN IS EXPRESSLY DENIED AND I WILL ZEALOUSLY DEFEND THIS ERRONEOUS AND FALSE STATEMENT.



## End of Report

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