



IAPD Report

BENJAMIN JOSEPH ZAHARIAS

CRD# 4609899

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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

BENJAMIN JOSEPH ZAHARIAS (CRD# 4609899)

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 **12/09/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	GRADIENT SECURITIES, LLC	CRD# 127701	05/08/2012
IA	GRADIENT WEALTH MANAGEMENT	CRD# 127701	04/06/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	GRADIENT ADVISORS, LLC	152665	OCALA, FL	05/09/2012 - 04/01/2015
IA	BROOKSTONE INVESTMENT ADVISORY SERVICES	13366	OCALA, FL	02/18/2011 - 05/08/2012
B	BROOKSTONE SECURITIES, INC.	13366	OCALA, FL	10/02/2009 - 05/08/2012

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

Employment 1 of 1

Firm Name: **GRADIENT WEALTH MANAGEMENT**

Main Address: 4105 LEXINGTON AVENUE N
SUITE 380
ARDEN HILLS, MN 55126

Firm ID#: 127701

Regulator	Registration	Status	Date
 FINRA	Invest. Co and Variable Contracts	Approved	05/08/2012
 FINRA	Investment Co./Variable Contracts Prin	Approved	05/08/2012
 Alabama	Agent	Approved	10/31/2023
 Arizona	Agent	Approved	06/02/2021
 California	Agent	Approved	10/28/2019
 Florida	Agent	Approved	05/08/2012
 Florida	Investment Adviser Representative	Approved	04/06/2015
 Georgia	Agent	Approved	07/23/2018
 Maryland	Agent	Approved	11/01/2022
 New Jersey	Agent	Approved	09/16/2024
 New York	Agent	Approved	11/13/2025
 North Carolina	Agent	Approved	11/21/2022
 Ohio	Agent	Approved	10/21/2022



Qualifications

Regulator	Registration	Status	Date
B Oregon	Agent	Approved	12/09/2025
B Pennsylvania	Agent	Approved	11/01/2022
B South Carolina	Agent	Approved	01/04/2017

Branch Office Locations

GRADIENT WEALTH MANAGEMENT

1740 SE 18TH STREET

SUITE 1301

OCALA, FL 34471



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, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/08/2007

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/13/2003

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/10/2007

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Chartered Financial Consultant

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	05/09/2012 - 04/01/2015	GRADIENT ADVISORS, LLC	CRD# 152665	OCALA, FL
IA	02/18/2011 - 05/08/2012	BROOKSTONE INVESTMENT ADVISORY SERVICES	CRD# 13366	OCALA, FL
B	10/02/2009 - 05/08/2012	BROOKSTONE SECURITIES, INC.	CRD# 13366	OCALA, FL
B	08/17/2006 - 10/05/2009	J.W. COLE FINANCIAL, INC.	CRD# 124583	OCALA, FL
B	04/05/2006 - 08/18/2006	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	OCALA, FL
B	06/07/2004 - 04/05/2006	J.W. COLE FINANCIAL, INC.	CRD# 124583	OCALA, FL
B	01/14/2003 - 06/04/2004	NATIONAL PLANNING CORPORATION	CRD# 29604	LOS ANGELES, CA

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
08/2023 - Present	DRZ Properties, LLC	Owner	Y	Ocklawaha, FL, United States
05/2012 - Present	GRADIENT SECURITIES, LLC	REGISTERED REPRESENTATIVE/INVESTMENT ADVISOR REPRESENTATIVE	Y	ARDEN HILLS, MN, United States
07/2009 - Present	18th Circle Properties, LLC	Owner	Y	Ocala, FL, United States
05/2005 - Present	CENTRAL FLORIDA WEALTH MANAGEMENT, INC.	INSURANCE AGENT	Y	OCALA, 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.

- 1) DBA: CENTRAL FLORIDA WEALTH MANAGEMENT, INC; INVT REL; 1740 SE 18TH STREET SUITE 1301, OCALA FL 34471; FINANCIAL SERVICES & INSURANCE SALES; AGENT; START 2005; 5 HRS/MO; 5 HRS/MO DURING TRADING; INSURANCE SALES AND DBA FOR SECURITIES/ADVISORY SERVICES.
- 2) 18TH CIRCLE PROPERTIES LLC; INVT REL; 1740 SE 18TH STREET SUITE 1301, OCALA, FL 34471; RENTAL PROPERTY; OWNER; START 07/2009; 1 HR/MTH; 1 HR DURING TRADING; RENTAL PROPERTY OWNER.
- 3) BEN ZAHARIAS; NONINVT REL; MARTIAL ARTS INSTRUCTOR; START 1985; 4 HR/MTH/H HR DURING TRADING HOURS.
- 4) DRZ PROPERTIES, LLC; INV RELATED; 14370 SE 131SST PLACE, OCKLAWAHA, FL 32179; RENTAL PROPERTY; OWNER; START 08/2023; 1 HOUR PER MONTH; 1 HOUR DURING TRADING HOURS; RENTAL PROPERTY 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
Criminal	1
Customer Dispute	1

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
Formal Charges were brought in:	State Court
Name of Court:	Fifth Judicial Circuit of the State of Florida
Location of Court:	Marion County
Docket/Case #:	2019-CF-000522-A-X
Charge Date:	04/16/2019
Charge(s) 1 of 2	
Formal Charge(s)/Description:	Violation of Florida Statute 784.041(2)(A) - Domestic Battery.
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Dismissed
Charge(s) 2 of 2	
Formal Charge(s)/Description:	Violation of Florida Statute 794.011(4)(b) - Threats of use force/violence.
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Dismissed
Current Status:	Final



Status Date:	06/11/2021
Disposition Date:	06/11/2021
Sentence/Penalty:	Dismissed,
Broker Statement	Representative state's: "These charges are a result of a pending divorce by the representative's soon to be ex-wife. I will vigorously defend myself against all charges."



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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BROOKSTONE SECURITIES, INC.
Allegations:	CLIENT ALLEGES THAT THE 1035 EXCHANGE FROM AVIVA INDEXED ANNUITY TO A METLIFE VARIABLE ANNUITY WAS UNSUITABLE AND COSTLY.
Product Type:	Annuity-Variable
Alleged Damages:	\$11,330.48
Alleged Damages Amount Explanation (if amount not exact):	CLIENT REQUESTS A REVERSAL OF THE ANNUITY EXCHANGE OR A DISTRIBUTION OF \$63413.50 (GROSS DISTRIBUTION AND MVA).
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:	11/08/2012
Complaint Pending?	No
Status:	Denied
Status Date:	06/17/2013
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I DISAGREE 100% THIS COMPLAINT. [CUSTOMER] ORIGINALLY WROTE A COMPLAINT IN MARCH, 2012. [CUSTOMER] RETRACTED THE COMPLAINT IN APRIL OF 2012. [CUSTOMER] THEN STOPPED IN MY OFFICE UNEXPECTEDLY AND REVIEWED HER ACCOUNTS. HER ACCOUNTS HAD INCREASED AND SHE WAS HAPPY. SHE WENT TO THE WRONG OFFICE SO I SHOWED HER WHERE SHE WAS TRYING TO GET TO. THE SAME DAY SHE WROTE ANOTHER COMPLAINT ABOUT THE SAME THING. SHORTLY AFTER [CUSTOMER] CALLED ME FOR HELP FILLING OUT PAPERWORK. SHE TELLS ME SHE HAD BEEN TOLD BY [THIRD PARTY] THAT SHE LOST MONEY IN HER ACCOUNT AND THAT HE WROTE THE COMPLAINT LETTER. THEN THE NEXT DAY I RECEIVED A LETTER STATING THAT I AM NOT TO HAVE ANY WRITTEN OR UNWRITTEN CONTACT WITH HER. THIS IS VERY CONFUSING TO ME AND MAKES IT EXTREMELY DIFFICULT TO DO MY JOB AS AN ADVISOR. THERE HAS NOT



BEEN ANY LOSS TO [CUSTOMER'S] ACCOUNT VALUE AND [CUSTOMER] WAS GIVEN A MARKET VALUE ADJUSTMENT FROM AVIVA TO LEAVE AVIVA IN THE AMOUNT OF \$3,875.38. THIS INCREASED HER ACCOUNT VALUE WHEN MOVING TO MET LIFE. THERE WAS NO LOSS TO HER ACCOUNT VALUE IN THIS TRANSACTION AND HER ACCOUNT VALUE IS HIGHER THAN IT WAS LAST YEAR AFTER TAKING INCOME FOR OVER A YEAR TO LIVE ON. NORMALLY, PEOPLE ARE APPRECIATIVE WHEN YOU MAKE THEIR ACCOUNT INCREASE.



End of Report

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