



IAPD Report

WILLIAM F MCKERNAN

CRD# 4615214

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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

WILLIAM F MCKERNAN (CRD# 4615214)

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 **04/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	03/07/2003
IA	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	10/29/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **37** 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
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No information reported.

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	3
Criminal	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 **37** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC**
Main Address: 720 EAST WISCONSIN AVENUE
MILWAUKEE, WI 53202-4797
Firm ID#: 2881

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	03/07/2003
B	FINRA	Investment Co./Variable Contracts Prin	Approved	09/12/2011
B	FINRA	General Securities Representative	Approved	03/30/2018
B	FINRA	General Securities Sales Supervisor	Approved	01/05/2021
B	Alabama	Agent	Approved	08/20/2013
B	Arizona	Agent	Approved	08/01/2018
B	Arkansas	Agent	Approved	04/15/2026
B	California	Agent	Approved	07/31/2018
B	Colorado	Agent	Approved	09/18/2018
B	Connecticut	Agent	Approved	07/31/2018
B	Delaware	Agent	Approved	08/10/2018
B	District of Columbia	Agent	Approved	08/01/2018
B	Florida	Agent	Approved	03/12/2003



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
B Georgia	Agent	Approved	01/14/2014
B Hawaii	Agent	Approved	08/30/2018
B Illinois	Agent	Approved	07/31/2018
B Indiana	Agent	Approved	02/23/2017
B Kentucky	Agent	Approved	08/01/2018
B Louisiana	Agent	Approved	06/18/2018
B Maryland	Agent	Approved	08/06/2018
B Massachusetts	Agent	Approved	09/11/2018
B Michigan	Agent	Approved	03/21/2016
B Minnesota	Agent	Approved	08/09/2018
B Nebraska	Agent	Approved	04/29/2026
B Nevada	Agent	Approved	08/09/2018
B New Jersey	Agent	Approved	03/06/2018
B New York	Agent	Approved	09/10/2018
B North Carolina	Agent	Approved	08/01/2018
B Ohio	Agent	Approved	05/22/2018
B Oklahoma	Agent	Approved	01/31/2018



Qualifications

Regulator	Registration	Status	Date
B Oregon	Agent	Approved	07/31/2018
B Pennsylvania	Agent	Approved	08/01/2018
B Rhode Island	Agent	Approved	03/14/2023
B South Carolina	Agent	Approved	08/13/2018
B Texas	Agent	Approved	10/24/2017
B Utah	Agent	Approved	07/31/2018
B Virginia	Agent	Approved	07/31/2018
B Washington	Agent	Approved	08/21/2018
B West Virginia	Agent	Approved	04/13/2021
B Wisconsin	Agent	Approved	07/31/2018
B Wyoming	Agent	Approved	04/05/2018

Branch Office Locations

NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC
250 S AUSTRALIAN AVE
STE 1601
WEST PALM BCH, FL 33401



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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/04/2021
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	02/25/2019
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/09/2011

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/30/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/03/2003

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	08/02/2013
Uniform Securities Agent State Law Examination (S63)	Series 63	07/20/2011

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:

No information reported.

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
03/2016 - Present	Northwestern Mutual Wealth Management Company	Representative	Y	Milwaukee, WI, United States
12/2002 - Present	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC.	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, FL, United States
06/2002 - Present	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	AGENT	N	MILWAUKEE, WI, 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. MAY EARN COMMISSIONS FROM INSURANCE COMPANIES NOT AFFILIATED WITH NORTHWESTERN MUTUAL FOR SALES OF NON-VARIABLE LIFE, HEALTH, ANNUITY AND/OR DISABILITY INCOME INSURANCE PRODUCTS
2. OWNER, WFM GROUP, LLC, MD/DD DISTRICT AGENT LEGAL ENTITY, START DATE: 1/1/2025, HOURS PER MONTH: 80+, HOURS DURING SECURITIES TRADING HOURS: 80+, LEGAL ENTITY ESTABLISHED FOR BUSINESS PURPOSES, INVESTMENT RELATED.



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	3
Criminal	2

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 3

Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/14/2013
Docket/Case Number:	NONE
Employing firm when activity occurred which led to the regulatory action:	NMIS, LLC
Product Type:	No Product
Allegations:	DEPARTMENT ALLEGES REPRESENTATIVE FAILED TO EITHER RENEW OR APPLY FOR AN APPLICATION FOR LICENSURE FOR HIS INSURANCE AGENCY AS REQUIRED BY STATUTE, AND THAT HE HAD CONDUCTED BUSINESS WITHOUT PROPER LICENSURE SINCE OCTOBER 1, 2006.
Current Status:	Final
Resolution:	Stipulation and Consent
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:	03/14/2013



Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$500.00

Portion Levied against individual: \$500.00

Payment Plan: N/A

Is Payment Plan Current:

Date Paid by individual: 03/14/2013

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 3

Reporting Source: Individual

Regulatory Action Initiated By: GEORGIA DEPARTMENT OF INSURANCE

Sanction(s) Sought: Civil and Administrative Penalt(ies) /Fine(s)

Other Sanction(s) Sought:

Date Initiated: 07/30/2008

Docket/Case Number: 2008-1987

Employing firm when activity occurred which led to the regulatory action: NMIS, LLC

Product Type: No Product

Other Product Type(s):

Allegations: GEORGIA DEPARTMENT OF INSURNACE ALLEGES REPRESENTATIVE FAILED TO DISCLOSE A PRIOR STATE ACTION ON HIS APPLICATION FOR LICENSURE.

Current Status: Final

Resolution: Consent

Resolution Date: 08/06/2008

Sanctions Ordered: Monetary/Fine \$300.00

Other Sanctions Ordered:

Sanction Details: FINE PAID ON OR AFTER 8/6/2008.

Disclosure 3 of 3

Reporting Source: Individual



Regulatory Action Initiated By:	FLORIDA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	PROBATION
Date Initiated:	08/05/2002
Docket/Case Number:	62071-02-AG
Employing firm when activity occurred which led to the regulatory action:	N/A
Product Type:	No Product
Other Product Type(s):	
Allegations:	FLORIDA INSURANCE DEPARTMENT ALLEGED THAT THE REPRESENTATIVE MADE A MATERIAL MISSTATEMENT ON HIS 01/21/02 APPLICATION FOR LICENSURE BY FAILING TO DIVULGE THAT HE HAD PREVIOUSLY PLED NOLO CONTENDERE TO DRIVERS LICENSE VIOLATION AND PERJURY IN OFFICIAL PROCEEDINGS.
Current Status:	Final
Resolution:	Consent
Resolution Date:	08/05/2003
Sanctions Ordered:	Monetary/Fine \$750.00
Other Sanctions Ordered:	PROBATION
Sanction Details:	REPRESENTATIVE PAID \$750.00 FINE TO THE FLORDIA DEPARTMENT OF INSURANCE ON OCTOBER 14, 2002. REPRESENTATIVE WAS ALSO PLACED ON PROBATION FOR A PERIOD OF ONE YEAR DURING WHICH TIME HE WAS ORDERED TO STRICTLY ADHERE TO ALL PROVISIONS OF THE FLORIDA INSURANCE CODE AND RULES OF THE DEPARTMENT OF INSURANCE AND TREASURER AND ALL OTHER LAWS OF THE STATE OF FLORIDA. REPRESENTATIVE SASITIED ALL CONDITIONS OF PROBATION.



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 2

Reporting Source: Individual

Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: COUNTY COURT OF THE SECOND JUDICIAL CIRCUIT, LEON COUNTY, FLORIDA. CASE NO. 98-3834AM
SPN 114180

Charge Date: 03/16/1998

Charge Details: ONE COUNT MISDEMEANOR DEFRAUD INNKEEPER. I EITHER PLEAD GUILTY OR NO CONTEST. THE CHARGE WAS NON-INVESTMENT RELATED.

Felony? No

Current Status: Final

Status Date: 08/13/1998

Disposition Details: DISMISSED 8/13/1998. COMPLETED A MISDEMEANOR DIVERSION PROGRAM AND SHERIFFS WORK DAY AND PAID \$150.00 FINE.

Broker Statement IN MARCH OF 1998 I WAS PLEDGING FOR A COLLEGE FRATERNITY. MYSELF AND TWO OF THE FRATERNITY BROTHERS WERE EATING AT A DENNY'S RESTAURANT. THE TWO OLDER BROTHERS THOUGHT IT WOULD BE AMUSING IF WE LEFT THE RESTAURANT WITHOUT PAYING THE \$25.00 BILL. I FELT OBLIGATED TO GO ALONG WITH THEM AS A PLEDGE AND WE ALL WERE CAUGHT. THE CHARGES WERE LATER DROPPED AFTER I COMPLETED THE MISDEMEANOR DIVERSION PROGRAM.

Disclosure 2 of 2

Reporting Source: Individual

Court Details: SECOND JUDICIAL CIRCUIT COURT, GADSDEN COUNTY FLORIDA
CASE NUMBER: 97-00119CFA

Charge Date: 01/10/1997

Charge Details: USE OF FALSE NAME OR FALSE STATEMENT, FELONY, NO CONTEST, NON-INVESTMENT RELATED

PERJURY IN OFFICIAL PROCEEDING: MAKE CONTRADICTORY STATEMENT, FELONY, NO CONTEST, NON-INVESTMENT RELATED

Felony? Yes

Current Status: Final

Status Date: 09/03/1997

Disposition Details: 1. ADJUDICATION WITHHELD, 1 YEAR PROBATION, FINED \$960.00.
09/03/1997.
2. ADJUDICATION WITHHELD, 1 YEAR PROBATION TO RUN CONCURRENT



WITH COUNT 1. 09/03/1997.

Broker Statement

IN JANUARY OF 1997, WHEN I WAS 19 YEARS OLD, MY OLDER FRIEND GAVE ME HIS BIRTH CERTIFICATE TO ACQUIRE A 21 YEAR OLD ID. THE PARENTS FOUND OUT AND CALLED POLICE. PROBATION HAS BEEN SERVED AND ALL FINES HAVE BEEN PAID.



End of Report

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