IAPD Report

MICHAEL T GODDARD

CRD# 4739858

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 T GODDARD (CRD# 4739858)

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 **07/24/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INTEGRATED WEALTH CONCEPTS LLC	CRD# 284656	11/04/2024

QUALIFICATIONS

This representative is currently registered in **0** 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	ONEDIGITAL INVESTMENT ADVISORS	106766	Torrance, CA	12/03/2018 - 01/16/2025
B	TRIAD ADVISORS LLC	25803	Torrance, CA	01/02/2019 - 12/31/2019
IA	INDEPENDENT FINANCIAL PARTNERS	125112	TORRANCE, CA	06/25/2013 - 12/31/2018

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

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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INTEGRATED WEALTH CONCEPTS LLC**

Main Address: 200 5TH AVENUE
4TH FLOOR
WALTHAM, MA 02451

Firm ID#: 284656

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/04/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	07/10/2025

Branch Office Locations

INTEGRATED WEALTH CONCEPTS LLC
21151 S. WESTERN AVENUE
TORRANCE, CA 90501

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	04/14/2004
B	General Securities Representative Examination (S7)	Series 7	01/29/2004

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/13/2004

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	12/03/2018 - 01/16/2025	ONEDIGITAL INVESTMENT ADVISORS	CRD# 106766	Torrance, CA
B	01/02/2019 - 12/31/2019	TRIAD ADVISORS LLC	CRD# 25803	Torrance, CA
IA	06/25/2013 - 12/31/2018	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	TORRANCE, CA
B	01/16/2013 - 12/31/2018	LPL FINANCIAL LLC	CRD# 6413	TORRANCE, CA
IA	01/16/2013 - 10/29/2015	LPL FINANCIAL LLC	CRD# 6413	TORRANCE, CA
B	06/01/2009 - 02/08/2013	MORGAN STANLEY	CRD# 149777	TORRANCE, CA
IA	06/01/2009 - 02/08/2013	MORGAN STANLEY	CRD# 149777	TORRANCE, CA
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	TORRANCE, CA
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	TORRANCE, CA
IA	04/19/2004 - 04/02/2007	MORGAN STANLEY	CRD# 7556	TORRANCE, CA
B	04/12/2004 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	TORRANCE, 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
01/2025 - Present	INTEGRATED WEALTH CONCEPTS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WALTHAM, MA, United States
12/2018 - 01/2025	OneDigital Investment Advisors LLC	Investment Adviser Representative	Y	Overland Park, KS, United States
01/2019 - 12/2019	Triad Advisors	Registered Representative	Y	Norcross, GA, United States
06/2013 - 12/2018	INDEPENDENT FINANCIAL PARTNERS	FINANCIAL ADVISOR	Y	TORRANCE, CA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2013 - 12/2018	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	TORRANCE, CA, 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)C-Suite Connector(dba);not investment related;1132 South Averill Ave,San Pedro,CA 90732;web-based executive networking group;CEO/founder;12/4/2014;5 hrs/month;0 hrs during trading;non-technical website maintenance which mostly involves monitoring job postings and posting meeting notices

2)Michael Goddard Consulting,LLC;investment related;21151 South Western Ave,Torrance,CA 90501;financial advisement/investments;member;1/1/2014;160 hrs/month;6.5 hrs during trading;advise and manage individual investment accounts and corporate retirement plan consulting, LLC for Financial Advisory Work.

3 - 01/2025 - INTEGRATED WEALTH CONCEPTS, LLC - DBA: RETIREMENTDNA - INV REL - AT REPORTED BUSINESS LOCATION(S) - REGISTERED INVESTMENT ADVISOR DBA - IAR - STARTED 01/02/2025 - 160 HOURS PER MONTH DURING SECURITIES TRADING HOURS.

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

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):	NOT APPLICABLE
Court Details:	POLICE DEPARTMENT COUNTY OF SUFFOLK STATE OF NEW YORK COMPLAINT #: 75-204226 DOCKET #: 7323.75
Charge Date:	07/05/1975
Charge Details:	CHARGE: PETTY THEFT 1. # COUNTS: ONE 2. TYPE: MISDEMEANOR 3. PLEA: NONE - CHARGE DISMISSED 4. PRODUCT TYPE: NOT APPLICABLE CHARGE: RESISTING ARREST 1. # COUNTS: ONE 2. TYPE: MISDEMEANOR 3. PLEA: NONE - CHARGE DISMISSED 4. PRODUCT TYPE: NOT APPLICABLE
Felony?	No
Current Status:	Final
Status Date:	02/19/1976
Disposition Details:	CHARGE: PETTY THEFT A. DISPOSITION TYPE: DISMISSED B. DATE: 02/19/1976

C. SENTENCE/PENALTY: NOT APPLICABLE - CHARGE DISMISSED
D. DURATION: NOT APPLICABLE - CHARGE DISMISSED
E. PENALTY START DATE: NOT APPLICABLE - CHARGE DISMISSED
F. PENALTY/FINE AMOUNT: NOT APPLICABLE - CHARGE DISMISSED
G. DATE PAID: NOT APPLICABLE - CHARGE DISMISSED

CHARGE: RESISTING ARREST
A. DISPOSITION TYPE: DISMISSED
B. DATE: 02/19/1976
C. SENTENCE/PENALTY: NOT APPLICABLE - CHARGE DISMISSED
D. DURATION: NOT APPLICABLE - CHARGE DISMISSED
E. PENALTY START DATE: NOT APPLICABLE - CHARGE DISMISSED
F. PENALTY/FINE AMOUNT: NOT APPLICABLE - CHARGE DISMISSED
G. DATE PAID: NOT APPLICABLE - CHARGE DISMISSED

Broker Statement

THE INCIDENT REFERENCED OCCURRED IN 1975 DURING A JULY 4TH BEACH PARTY ON FIRE ISLAND, NY. I WAS 22 YEARS OLD AND HAD TOO MANY ALCOHOLIC DRINKS. BELOW IS THE ACCOUNT OF THE INCIDENT.

WE ARRIVED TO FIRE ISLAND IN MY FRIEND'S SMALL BOAT EARLY IN THE AFTERNOON AND ANCHORED THE BOAT A SHORT DISTANCE OFFSHORE. LATER IN THE EVENING, AFTER DRINKING HEAVILY, I RETURNED TO THE BOAT TO RETRIEVE A FLASHLIGHT. AT THIS TIME IT WAS GETTING DARK AND THE AREA WHERE THE BOAT WAS ANCHORED WAS CROWDED WITH MANY BOATS OF SIMILAR SIZE AND SHAPE. STANDING IN NEARLY CHEST-HIGH WATER I ATTEMPTED TO BOARD WHAT I THOUGHT WAS MY FRIEND'S BOAT. IT TURNED OUT TO BE THE WRONG BOAT.

IN THE PROCESS OF ATTEMPTING TO PULL MYSELF ABOARD I INADVERTENTLY CAUSED A COOLER TO FALL OVERBOARD AND ITS CONTENTS TO FLOAT IN THE WATER. STILL STANDING IN THE WATER, IT WAS AT THIS POINT THAT I REALIZED MY MISTAKE; THAT I WAS AT THE WRONG BOAT. INDIVIDUALS NEARBY ONSHORE BECAME VERY ANGERED, RUSHED TOWARDS ME, AND SURROUNDED ME. I TRIED TO EXPLAIN THE MISTAKE TO THEM BUT NO ONE WOULD LISTEN. POLICE NEARBY TOOK NOTICE OF THE UNRULY SITUATION AND, DESPITE MY OBJECTIONS, TOOK ME INTO CUSTODY AND ESCORTED ME AWAY FROM THE CROWD.

WHEN I WENT TO COURT ON MY INITIAL AND ONLY COURT DATE, MY LAWYER WAS THE ONLY ONE TO PARTICIPATE. I WAS TOLD BY MY LAWYER TO WAIT IN THE LOBBY WHILE HE MET ALONE WITH THE JUDGE. WHEN MY LAWYER RETURNED HE TOLD ME THAT THE CASE WOULD BE DISMISSED, I WOULD NOT BE CHARGED, AND THE INCIDENT WOULD NOT BE PART OF MY RECORD. HE ALSO TOLD ME THAT I WOULD NEVER HAVE TO REFER TO THIS INCIDENT IN THE FUTURE.

I VERY MUCH REGRET THE INCIDENT. I WAS CLEARLY IRRESPONSIBLE BEING SO INTOXICATED IN PUBLIC. IT WAS AN UNFORTUNATE MISUNDERSTANDING THAT I WISH HAD NEVER OCCURRED. IT WAS AN EMBARRASSMENT TO ME AT THE TIME 30 YEARS AGO AND NOW CONTINUES TO BE.

End of Report

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