User Guidance

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IAPD Report

WILLIAM G. ROWETT III

CRD# 5118940

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 G. ROWETT III (CRD# 5118940)

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 **03/27/2026**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	CENTAURUS FINANCIAL, INC.	30833	Derry, NH	01/02/2020 - 03/27/2026
IA	SAGEPOINT FINANCIAL, INC.	133763	SUNAPEE, NH	09/05/2014 - 12/31/2019
IA	CENTAURUS FINANCIAL, INC.	30833	NEW LONDON, NH	07/06/2010 - 09/17/2014

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	1
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 not currently registered as an Investment Adviser Representative.

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, 0 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
No information reported.		

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/28/2007

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	01/02/2020 - 03/27/2026	CENTAURUS FINANCIAL, INC.	CRD# 30833	Derry, NH
IA	09/05/2014 - 12/31/2019	SAGEPOINT FINANCIAL, INC.	CRD# 133763	SUNAPEE, NH
IA	07/06/2010 - 09/17/2014	CENTAURUS FINANCIAL, INC.	CRD# 30833	NEW LONDON, NH
IA	04/09/2007 - 12/08/2010	NORTHEAST PLANNING ASSOCIATES, INC.	CRD# 131406	BEDFORD, NH
IA	07/31/2007 - 07/12/2010	LPL FINANCIAL CORPORATION	CRD# 6413	CLAREMONT, NH

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
01/2020 - Present	Centaurus Financial Inc.	Registered Representative	Y	Anaheim, CA, United States
09/2014 - 12/2019	SAGEPOINT FINANCIAL	REG REP	Y	PHOENIX, 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.

Rowett Financial Group, non-investment related, Sunapee, NH 03782, insurance sales, disability and/or LTC, agent, devoted time is 15-20 hours a month, sales.

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
Termination	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
Court Details:	NEW YORK CITY CRIMINAL COURT. NEW YORK COUNTY, NEW YORK. DOCKET #: 2005NY022806
Charge Date:	03/30/2005
Charge Details:	GRAND LARCENY: 1)THREE COUNTS 2) FELONY 3) DISORDERLY CONDUCT CRIMINAL POSSESSION OF STOLEN PROPERTY: 1) THREE COUNTS 2) FELONY 3) CHARGES DISMISSED
Felony?	Yes
Current Status:	Final
Status Date:	12/20/2005
Disposition Details:	A. PLEADED GUILTY TO DISORDERLY CONDUCT, A VIOLATION, NOT A CRIMINAL OFFENSE. B. 12/20/2005 C. CONDITIONAL DISCHARGE & RESTITUTION. D. ONE YEAR (NON-PROBATION) E. 12/20/2005 F. NONE G. N/A
Broker Statement	ALL FELONY CHARGES LISTED ABOVE WERE REDUCED TO MISDEMEANORS AND HALF WERE DISMISSED (AS NOTED IN THE ANSWER TO QUESTION 14B(1)(A) AND I WAS NEITHER CONVICTED NOR INDICTED OF ANY CRIME IN THIS CASE. IN NOVEMBER OF 2004, I BEGAN WORKING ON VARIOUS TELEVISION PROJECTS OUT OF MY APARTMENT IN BROOKLYN, NY. THIS WAS PRIVATE FREELANCE WORK, OUTSIDE OF THE POSITION I WAS EMPLOYED IN AT THAT TIME. OVER THE NEXT FIVE MONTHS I HAD RENTED VARIOUS PIECES OF TELEVISION EQUIPMENT TO UTILIZE IN THESE PROJECTS FROM INDIVIDUALS WHO I HAD TRUSTED AT THE TIME. UNFORTUNATELY, AND UNBEKNOWNST TO ME, SOME OF THIS EQUIPMENT WAS STOLEN PROPERTY AND I WAS UNWITTINGLY HARBORING THESE ITEMS. I NEVER INTENDED TO PROFIT FROM THIS

STOLEN PROPERTY AND PERSONALLY LOST THOUSANDS OF DOLLARS AS A RESULT OF THIS. I WAS INTIALLY CHARGED WITH THE ORIGINAL THEFTS, BUT AS STATED PREVIOUSLY, I WAS NOT CONVICTED OF ANY CRIME, PLEAD GUILTY TO A VIOLATION AND WAS REQUIRED TO PAY RESTITUTION FOR EQUIPMENT THAT HAD BEEN DAMAGED AND FOR THE LOST EARNINGS ON THE EQUIPMENT RESULTING FROM SAID POSSESSION. LEADING UP TO THESE CIRCUMSTANCES, I HAD NEVER BEEN ARRESTED OR CHARGED WITH ANY CRIME AND HAVE BEEN A LAW-ABIDING, HONEST INDIVIDUAL MY ENTIRE LIFE. I HUMBLY ASK THAT YOU CONSIDER ME FOR LICENSING AND I VOW TO UPHOLD THE LAW AT EVERY TURN. I THANK YOU FOR YOUR TIME AND CONSIDERATION IN THIS MATTER.

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:	CENTAURUS FINANCIAL, INC.
Allegations:	The customer alleges that during the period August 2019 through September 2022, the Registered Representative's investment recommendations, and/or strategy, and/or transactions violated FINRA rules 2010, 2020, 2090, and 2011.
Product Type:	Annuity-Variable Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant does not allege a specific compensatory damage amount, but rather stated in the Arbitration that the claimant demands damages in an amount to be proven at hearing. As such, the Firm has made a good faith determination that the compensatory damages potentially exceed $5,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	26-00310
Date Notice/Process Served:	02/24/2026
Arbitration Pending?	Yes

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:	CENTAURUS FINANCIAL, INC.
Termination Type:	Discharged
Termination Date:	03/27/2026
Allegations:	Upon receipt of an arbitration filed by a family member of the registered representative, the Firm initiated an internal review based on the allegations in the statement of claim. During the review, the Registered Representative reported that he had received payments directly from the family member, who also maintained customer accounts at the Firm. The circumstances described by the Registered Representative regarding the transfers raised concerns regarding compliance with Firm policies governing financial dealings with customers. The Firm placed the Registered Representative on suspension from conducting securities and investment activities while it conducted a further review. The Firm has not determined the nature or purpose of the reported transfers and has not made a determination as to their characterization. The registered representative was terminated based on concerns arising from the reviewed transactions and the registered representative's statements during the Firm's review. The Firm's internal review remains ongoing.
Product Type:	Annuity-Fixed Annuity-Variable Insurance

End of Report

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