



IAPD Report

SUSAN ROBIN RISER WHITLOCK

CRD# 5287262

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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

SUSAN ROBIN RISER WHITLOCK (CRD# 5287262)

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 **01/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NAMCOA	CRD# 133978	04/13/2017

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **5** 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	BAY COLONY ADVISORS	152583	CONCORD, MA	11/14/2013 - 12/31/2016
IA	MAIN STREET ADVISORS, LLC	116303	HIGH POINT, NC	10/03/2011 - 10/25/2013

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

Employment 1 of 1

Firm Name: **NAMCOA**
Main Address: 107 KILSON DRIVE
SUITE 206
MOORESVILLE, NC 28117
Firm ID#: 133978

	Regulator	Registration	Status	Date
IA	Arizona	Investment Adviser Representative	Approved	07/14/2023
IA	Florida	Investment Adviser Representative	Approved	08/13/2024
IA	North Carolina	Investment Adviser Representative	Approved	04/13/2017
IA	Ohio	Investment Adviser Representative	Approved	01/15/2026
IA	Texas	Investment Adviser Representative	Restricted Approval	05/25/2021

Branch Office Locations

NAMCOA
107 Kilson Dr.
Ste 206
Mooresville, NC 28117

NAMCOA
1836 Eastchester Drive
Suite 102
High Point, NC 27265

NAMCOA
5460 Franklin St.
Suite 100
Hilliard,, OH 43026



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA

Uniform Investment Adviser Law Examination (S65)

Series 65

10/27/2010



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
IA	11/14/2013 - 12/31/2016	BAY COLONY ADVISORS	CRD# 152583	CONCORD, MA
IA	10/03/2011 - 10/25/2013	MAIN STREET ADVISORS, LLC	CRD# 116303	HIGH POINT, NC

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
12/2016 - Present	NAMCOA ("Naples Asset Management Company, LLC")	Investment Adviser Representative and Chairperson	Y	MOORESVILLE, NC, United States
12/2014 - Present	RIA Sources, LLC	VP and COO	N	MOORESVILLE, NC, United States
08/2012 - Present	INFINITE WEALTH ADVISORS, LLC	SR. FINANCIAL ADVISOR/CONTROLLER	Y	HIGH POINT, NC, United States
09/2006 - Present	TEMPLAR ACCOUNTING & BUSINESS SERVICES, INC.	PRESIDENT & TAX ACCOUNTANT	N	Mooresville, NC, United States
10/2013 - 12/2016	BAY COLONY ADVISORY GROUP, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	HIGH POINT, NC, 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. TEMPLAR ACCOUNTING & BUSINESS SERVICES, INC. 107 Kilson Dr; Ste 206; Mooresville, NC. 28117. NON-INVESTMENT RELATED. PROVIDE INCOME TAX PREPARATION & TAX ADVICE TO CLIENTS. LLC & CORPORATION SET UP. 100% OWNER-9/2006 TO PRESENT. OFF SEASON 1-2 HOURS PER MONTH. TAX SEASON, CONSIDERABLY MORE HOURS. LICENSED AS AN ENROLLED AGENT.
2. RIA SOURCES, LLC. 136 CORPORATE PARK DR, STE I, MOORESVILLE, NC. NON-INVESTMENT RELATED. PROVIDE HUMAN RESOURCES, PAYROLL, EMPLOYEE BENEFITS. NO SALES OR PRODUCTION INVOLVEMENT. 1 HOURS PER MONTH. 50% OWNER. 107 Kilson Dr, Ste 206; Mooresville, NC 28117
3. INFINITE WEALTH ADVISORS, LLC. 1836 Eastchester Dr., Suite 102; High Point, NC. INVESTMENT RELATED. PROVIDE CONTROLLER RESPONSIBILITIES TO THE FIRM. PROVIDE ASSISTANCE WITH GENERAL FINANCIAL PLANNING, INCOME PLANNING, TAX ADVICE, CUSTOMER SERVICE, AND INVESTMENT ADVICE (THROUGH MY CURRENT IA FIRM)



Registration & Employment History



OTHER BUSINESS ACTIVITIES

TO CLIENTS OF THIS ENTITY. 50% OWNER. MY FULL-TIME AFFILIATION BEGAN WITH THIS FIRM WHEN IT BEGAN AS NORTH CAROLINA CENTER FOR RETIREMENT & ESTATE PLANNING, LLC (NCCREP) IN DECEMBER 2010. THE FIRM THEN CHANGED NAMES IN AUGUST 2012 TO INFINITE WEALTH ADVISORS, LLC. INSURANCE PRODUCTS. LIFE AND HEALTH INSURANCE LICENSED.

4. Member; Wicked Holdings, LLC; Investment Related: No; Location: 107 Kilson Dr, Ste 206; Description of the business: LLC set up to hold commercial office space; Start date with business: 03/26/2021; Percentage of total yearly compensation expected to be derived from the business: 1;

5. Member: Naples Private Capital LLC: Investment Related. Location 107 Kilson Drive, Ste 206; Mooresville, NC, 28117 . Description of the business: This LLC was set up to own 50% of NAMCOA. This entity to owned 51% by Robin Whitlock and 49% by Kevin Sullivan. 1 hour per month.



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	1

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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	North Carolina Securities Division
Sanction(s) Sought:	Cease and Desist Monetary Penalty other than Fines
Date Initiated:	01/03/2017
Docket/Case Number:	17SEC001
URL for Regulatory Action:	www.sosnc.gov
Employing firm when activity occurred which led to the regulatory action:	Bay Colony Advisory Group
Product Type:	No Product
Allegations:	See Final Order by Consent - 17SEC001.
Current Status:	Final
Resolution:	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:	04/13/2017
Sanctions Ordered:	Cease and Desist Other: Comply with disclosure and filing obligations related to Form U4.

**Regulator Statement**

See Final Order by Consent. In the matter of 17SEC001, Whitlock consented to a Final Order. The order related to her application for registration under the North Carolina Investment Advisers Act. Whitlock made monetary payment of \$2000.00 in resolution and settlement of related investigation.

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Reporting Source: Individual

Regulatory Action Initiated By: NORTH CAROLINA SOS SECURITIES DIVISION

Sanction(s) Sought: Cease and Desist
Monetary Penalty other than Fines

Date Initiated: 01/11/2017

Docket/Case Number: 17SEC001

Employing firm when activity occurred which led to the regulatory action: BAY COLONY ADVISORY GROUP, INC.

Product Type: No Product

Allegations: DIVISION ALLEGED THAT I OR OTHERS ON MY BEHALF, FILED (4) FORM U4s AND OMITTED INFORMATION REGARDING TWO ENTITIES. DIVISION NOTES THAT I PROVIDED INFORMATION TO THIRD PARTIES THAT DID NOT GET ENTERED INTO SOME OF MY U4s. I RESOLVED THE MATTER WITHOUT ADMITTING OR DENYING THE ALLEGATION.

Current Status: Final

Resolution: 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: 04/13/2017

Sanctions Ordered: Cease and Desist
Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$2,000.00

Portion Levied against individual: \$2,000.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 04/13/2017

Was any portion of penalty waived? No

Amount Waived:



Broker Statement

DIVISION ALLEGED THAT I OR OTHERS ON MY BEHALF, FILED (4) FORM U4s AND OMITTED INFORMATION REGARDING TWO ENTITIES. DIVISION NOTES THAT I PROVIDED INFORMATION TO THIRD PARTIES THAT DID NOT GET ENTERED INTO SOME OF MY U4s. I RESOLVED THE MATTER WITHOUT ADMITTING OR DENYING THE ALLEGATION.



End of Report

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