



IAPD Report

ELIZABETH M BENNETT

CRD# 5589525

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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

ELIZABETH M BENNETT (CRD# 5589525)

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 **10/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CHESAPEAKE FINANCIAL PLANNING	CRD# 283715	08/18/2016
B	J.W. COLE FINANCIAL, INC.	CRD# 124583	02/12/2024
IA	J. W. COLE ADVISORS, INC.	CRD# 112294	02/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **33** 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
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	Annapolis, MD	01/31/2018 - 02/16/2024
B	SAGEPOINT FINANCIAL, INC.	133763	ANNAPOLIS, MD	09/26/2014 - 02/02/2018
IA	CHESAPEAKE FINANCIAL PLANNING	121822	ANNAPOLIS, MD	10/07/2014 - 10/28/2016

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
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 currently registered with **33** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 3

Firm Name: **J.W. COLE FINANCIAL, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 124583

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	02/12/2024
B FINRA	General Securities Representative	Approved	02/12/2024
B Alabama	Agent	Approved	02/16/2024
B California	Agent	Approved	02/12/2024
B Colorado	Agent	Approved	02/14/2024
B Connecticut	Agent	Approved	02/13/2024
B Delaware	Agent	Approved	02/15/2024
B District of Columbia	Agent	Approved	02/15/2024
B Florida	Agent	Approved	02/13/2024
B Georgia	Agent	Approved	02/14/2024
B Hawaii	Agent	Approved	02/26/2024
B Idaho	Agent	Approved	02/12/2024
B Illinois	Agent	Approved	02/27/2024



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	03/06/2024
B Kansas	Agent	Approved	02/16/2024
B Maine	Agent	Approved	02/15/2024
B Maryland	Agent	Approved	02/14/2024
B Massachusetts	Agent	Approved	02/13/2024
B Michigan	Agent	Approved	08/29/2025
B Missouri	Agent	Approved	07/23/2025
B New Hampshire	Agent	Approved	02/16/2024
B New Jersey	Agent	Approved	02/14/2024
B New York	Agent	Approved	03/01/2024
B North Carolina	Agent	Approved	02/16/2024
B North Dakota	Agent	Approved	02/20/2024
B Oregon	Agent	Approved	02/15/2024
B Pennsylvania	Agent	Approved	02/13/2024
B Rhode Island	Agent	Approved	03/07/2024
B South Carolina	Agent	Approved	02/15/2024
B Tennessee	Agent	Approved	03/05/2026
B Texas	Agent	Approved	02/14/2024
B Virginia	Agent	Approved	02/17/2024



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	03/01/2024
B West Virginia	Agent	Approved	02/21/2024
B Wyoming	Agent	Approved	02/21/2024

Branch Office Locations

6751 N. Federal Hwy.
Suite 400
Boca Raton, FL 33487

71 Old Mill Bottom RoadN
Suite 201
Annapolis, MD 21409

Employment 2 of 3

Firm Name: **J. W. COLE ADVISORS, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 112294

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	02/14/2024
IA Maryland	Investment Adviser Representative	Approved	02/14/2024
IA Texas	Investment Adviser Representative	Restricted Approval	10/21/2025

Branch Office Locations

J. W. COLE ADVISORS, INC.
71 Old Mill Bottom Road N
Suite 201
Annapolis, MD 21409

J. W. COLE ADVISORS, INC.
6751 N. Federal Hwy
Suite 400
Boca Raton, FL 33487

Employment 3 of 3

Firm Name: **CHESAPEAKE FINANCIAL PLANNING**
Main Address: 71 OLD MILL BOTTOM ROAD NORTH
SUITE 201
ANNAPOLIS, MD 21409
Firm ID#: 283715



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	01/28/2019
IA Maryland	Investment Adviser Representative	Approved	08/18/2016
IA Texas	Investment Adviser Representative	Restricted Approval	01/25/2019

Branch Office Locations

CHESAPEAKE FINANCIAL PLANNING
 71 OLD MILL BOTTOM ROAD NORTH
 SUITE 201
 ANNAPOLIS, MD 21409

CHESAPEAKE FINANCIAL PLANNING
 6751 N FEDERAL HIGHWAY
 SUITE 400
 BOCA RATON, FL 33487

CHESAPEAKE FINANCIAL PLANNING
 7901 SW 6th Ct. Suite 320
 Plantation, FL 33324

CHESAPEAKE FINANCIAL PLANNING
 6751 N Federal Highway
 Suite 400
 Bacon Raton, FL 33487




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
 General Securities Principal Examination (S24)	Series 24	08/05/2016

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/06/2008

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	12/11/2008

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
B	01/31/2018 - 02/16/2024	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	Annapolis, MD
B	09/26/2014 - 02/02/2018	SAGEPOINT FINANCIAL, INC.	CRD# 133763	ANNAPOLIS, MD
IA	10/07/2014 - 10/28/2016	CHESAPEAKE FINANCIAL PLANNING	CRD# 121822	ANNAPOLIS, MD
IA	11/03/2014 - 11/04/2014	SAGEPOINT FINANCIAL, INC.	CRD# 133763	ANNAPOLIS, MD
IA	10/17/2013 - 10/02/2014	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	OCEAN CITY, MD
B	08/26/2013 - 10/02/2014	NATIONAL PLANNING CORPORATION	CRD# 29604	OCEAN CITY, MD
IA	02/06/2013 - 10/09/2013	MAIN STREET FINANCIAL SOLUTIONS, LLC	CRD# 146118	PENNINGTON, NJ
IA	01/05/2012 - 11/19/2012	PNC INVESTMENTS	CRD# 129052	PHILADELPHIA, PA
B	01/04/2012 - 11/19/2012	PNC INVESTMENTS	CRD# 129052	PHILADELPHIA, PA
IA	12/17/2008 - 01/18/2011	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MT. LAUREL, NJ
B	11/10/2008 - 01/18/2011	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MT. LAUREL, NJ

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
02/2024 - Present	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
02/2024 - Present	J.W. Cole Financial, Inc.	Registered Representative	Y	Tampa, FL, United States
04/2016 - Present	Bay FP & Tax Svcs, LLC dba Chesapeake Financial Planning	Member/Advisory Representative	Y	Annapolis, MD, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2018 - 02/2024	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
09/2014 - 01/2018	SAGEPOINT FINANCIAL	REG REP	Y	ANNAPOLIS, MD, 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) Insurance Sales; Not investment related; 71 Old Mill Bottom Rd, N, Suite 201, Annapolis, MD 21409; Owner; During the financial planning process, we review current policies and note any deficiencies or if there are no policies we recommend putting policies in place to meet the client's needs; Start 4/16/2016; Spend 5 hours/month , 5 hours/month during trading.

(2) BAY FINANCIAL PLANNING & TAX SERVICES LLC; RIA for Financial Planning; Investment Related; 6751 N Federal Hwy, Ste 400, Boca Raton, FL 33487; Principal; This is the RIA that our financial planning will flow through; Start 8/1/2023 50 hours/month spent, 50 hours/month during trading.

(3) CHESAPEAKE FINANCIAL PLANNING and TAX SERVICES; DBA; 71 Old Mill Bottom Rd. N, Suite 201, Annapolis, MD 21409; Principal; This is our main business and DBA for our financial planning and wealth and wealth management in Annapolis; Start 4/16/2016; Spend 160 hours/month, 160 hours/month during trading.

(4) NTERCOASTAL WEALTH PLANNING,; DBA; 6751 N Federal Hwy, Suite 400, Boca Raton FL 33487; Financial Planning and Wealth Management; Principal; This is our main business and DBA for our financial planning and wealth management in Florida; Start 4/16/2016; Spend 160 hours/month, 160 hours/month during trading.

(5) Bay Financial Planning & Tax Services; Financial Planning and Wealth Management; 6751 M Federal Hwy, Ste 400; Boca Raton, FL 33487; Principal; This is the LLC that owns the Chesapeake and Intercoastal; Start 4/16/2016; Spend 160 hours/month, 160 hours/month during trading.

(6) 67514 N FED HWY, LLC, 6751 N Federal Highway, Suite 400, Boca Raton FL 33487; Manager; Management of Office Rental; Start 08/01/2023; Spend 3 hours/month, 3 hours/month during trading.

(7) Tax Preparation; Not investment related; 71 Old Mill Bottom Rd, Ste 201; Annapolis, MD 21409; Owner; I employ individuals to complete and file the taxes for our clients as well as other tax only clients; Start 4/16/2016; Spend 10 hours/month, 10 hours/month during trading.



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
Termination	1

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: PNC INVESTMENTS

Termination Type: Discharged

Termination Date: 10/26/2012

Allegations: ELIZABETH BENNETT WAS TERMINATED FOR A VIOLATION OF PNC BANK POLICY. SPECIFICALLY, MS. BENNETT SIGNED AND DATED A BANK DOCUMENT AFTER IT HAD BEEN SIGNED BY THE CLIENT, PER PNC POLICY. WHEN IT BECAME APPARENT THAT THE DATE SHE INSERTED WAS INCORRECT, MS. BENNETT ALTERED THE DATE NEXT TO HER OWN SIGNATURE TO REFLECT THE ACTUAL DATE SHE BELIEVED SHE HAD SIGNED IT AND SUBMITTED THE REVISED DOCUMENT FOR PROCESSING. THIS MATTER WAS NOT SECURITIES RELATED.

Product Type: No Product

Reporting Source: Individual

Firm Name: PNC INVESTMENTS

Termination Type: Discharged

Termination Date: 10/26/2012

Allegations: ELIZABETH BENNETT WAS TERMINATED FOR A VIOLATION OF PNC BANK POLICY. SPECIFICALLY, MS. BENNETT SIGNED AND DATED A BANK DOCUMENT AFTER IT HAD BEEN SIGNED BY THE CLIENT, PER PNC POLICY, WHEN IT BECAME APPARENT THAT THE DATE SHE INSERTED WAS INCORRECT, MS. BENNETT ALTERED THE DATE NEXT TO HER OWN SIGNATURE TO REFLECT THE ACTUAL DATE SHE BELIEVED SHE HAD SIGNED IT AND SUBMITTED THE REVISED DOCUMENT FOR PORCESSING.



THIS MATTER WAS NOT SECURITIES RELATED.

Product Type:

No Product



End of Report

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