



IAPD Report

NELSON S STILES

CRD# 5867550

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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

NELSON S STILES (CRD# 5867550)

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 **12/09/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	04/25/2013
IA	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	05/26/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	PLANMEMBER SECURITIES CORPORATION	11869	WINTER SPRINGS, FL	05/23/2011 - 07/22/2011

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
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 **11** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PLANMEMBER SECURITIES CORPORATION**
Main Address: 6187 CARPINTERIA AVENUE
CARPINTERIA, CA 93013
Firm ID#: 11869

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	04/25/2013
B	Arizona	Agent	Approved	05/07/2025
B	California	Agent	Approved	04/18/2025
B	Florida	Agent	Approved	08/28/2013
IA	Florida	Investment Adviser Representative	Approved	05/26/2020
B	Georgia	Agent	Approved	05/10/2023
B	Massachusetts	Agent	Approved	03/26/2019
B	New York	Agent	Approved	03/12/2019
B	Ohio	Agent	Approved	04/13/2021
B	Tennessee	Agent	Approved	01/06/2026
B	Virginia	Agent	Approved	11/13/2021
B	Washington	Agent	Approved	01/15/2025
B	Wyoming	Agent	Approved	07/31/2025



Qualifications

Branch Office Locations

PLANMEMBER SECURITIES CORPORATION
982 BREVARD AVE #2
ROCKLEDGE, FL 32955

PLANMEMBER SECURITIES CORPORATION
Big Pine Key, FL



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/20/2011

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	05/13/2020
Uniform Securities Agent State Law Examination (S63)	Series 63	03/06/2019

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
B 05/23/2011 - 07/22/2011	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	WINTER SPRINGS, FL

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	Odyssey Financial	Owner/Proprietor	Y	Big Pine Key, FL, United States
01/2017 - Present	N Stiles & Assoc., Inc.	Director	Y	Big Pine Key, FL, United States
01/2015 - Present	BENCOR INC.	BENCOR REPRESENTATIVE	Y	Big Pine Key, FL, United States
01/2015 - Present	U.S. EMPLOYEE BENEFITS SERVICES GROUP, LLC	AGENT	Y	Big Pine Key, FL, United States
04/2013 - Present	PLANMEMBER SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	CARPINTERIA, CA, United States
09/2010 - Present	SAND DOLLAR REALTY	REALTOR	N	ORLANDO, FL, United States
01/2015 - 02/2020	FRS	AGENT/RETIREMENT CONSULTANT	Y	St. Petersburg, FL, United States
11/2011 - 02/2020	RETIREMENT PLANNING ASSOCIATES (RPA)	AGENT	Y	St. Petersburg, FL, United States
06/2016 - 01/2017	Uber	Driver	N	San Francisco, 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) SAND DOLLAR REALTY GROUP-801 W. STATE ROAD 436, STE. 2065, ALTAMONTE SPRINGS, FL 32714; NON-INVESTMENT RELATED; REAL ESTATE BROKERAGE; REALTOR; START DATE 9/10; 1 HR/MNTH; 0 HRS/MNTH DURING TRADING.

2) BENCOR INC / Daybright Financial - 9800 4th St. N. #200, St. Petersburg, FL 33702; START DATE: 1/5/2015; TAX SAVING PLAN ADMINISTRATION / LIFE INSURANCE AND FIXED INDEXED ANNUITIES PRODUCTS ; INVESTMENT RELATED/BENCOR REPRESENTATIVE; NUMBER OF HOURS/MONTH DEVOTED TO THIS BUSINESS: 20 ; NUMBER OF HOURS/MONTH DEVOTED TO THIS BUSINESS DURING TRADING HOURS: 20 - IR



Registration & Employment History



OTHER BUSINESS ACTIVITIES

3) U S EMPLOYEES BENEFITS SERVICE GROUP, LLC ; 29132 Rose Dr. , Big Pine Key FL 33043; START DATE: 1/1/2015; AGENT; NATURE OF BUSINESS: UMBRELLA COMPANY FOR USRP BENEFITS GROUP - INSURANCE, BENEFITS ADMINISTRATION AND INVESTMENTS; IR; APPROX. NO HRS./MOS. DEVOTED TO THIS BUS: 0; APPROX. NO HRS. /MOS. DEVOTED TO THIS BUS DURING TRADING HRS. IR: 0

4)N Stiles & Assoc., Inc.; 5459 Bayou Grande Blvd. NE, St. Petersburg, FL 33703; Director; S Corp created to aggregate business funds and pay business expenses; 40 hrs/mo; 40 hrs/mo during trading; IR

5)Odyssey Financial; 29132 Rose Dr. , Big Pine Key FL 33043; Start date 1/31/2020; Owner/proprietor; sales and service of insurance and securities for non-Bencor clients; 10 hrs/mo; 10 hrs/mo during trading; IR



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
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
Formal Charges were brought in:	State Court
Name of Court:	CIRCUIT COURT OF THE NINTH JUDICIAL CIRCUIT
Location of Court:	ORANGE COUNTY, FLORIDA
Docket/Case #:	CR-O-00-12286/A
Charge Date:	09/11/2000
Charge(s) 1 of 3	
Formal Charge(s)/Description:	FORGERY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOLO CONTENDRE
Disposition of charge:	Convicted
Charge(s) 2 of 3	
Formal Charge(s)/Description:	GRAND THEFT THIRD DEGREE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOLLE PROSEQUI
Disposition of charge:	NOLLE PROSEQUI FILED - PREVIOUS PLEA VACATED AND SET ASIDE
Charge(s) 3 of 3	



Formal Charge(s)/Description:	UTTERING FORGERY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOLO CONTENDRE
Disposition of charge:	
Current Status:	Final
Status Date:	09/04/2002
Disposition Date:	03/30/2001
Sentence/Penalty:	SERVE 1 DAY IN ORANGE COUNTY JAIL, SUPERVISED PROBATION UNDER THE SUPERVISION OF DEPARTMENT OF CORRECTIONS FOR 24 MONTHS (TO RUN CONCURRENT WITH EACH COUNT IN CASE #CR-O-00-12285/A), PARTICIPATION IN SELF-IMPROVEMENT PROGRAM (SUBSTANCE ABUSE EVALUATION), PARTICIPATION IN ANY COUNSELING OR PROGRAMS AS RECOMMENDED, PARTICIPATION IN RANDOM URINE SCREENS, SERVE 50 HOURS OF COMMUNITY SERVICE, PAYMENT OF COURT COSTS-\$278.00, PAYMENT OF PUBLIC DEFENDER FEE-\$250.00.
Broker Statement	TWO SEPARATE DRPS WERE COMPLETED FOR THIS INDIVIDUAL-EACH RELATES TO THE SAME CHARGE DATE OF SEPT. 11, 2000. THERE WERE 2 SEPARATE CASE NUMBERS CHARGED ON SEPT. 11, 2000-THE EVENTS LISTED FOR THIS CASE #CR-O-00-12286/A OCCURRED ON JULY 6, 2000. THE EVENTS LISTED FOR THE OTHER DRP SUBMITTED FOR CASE #CR-O-00-12285/A OCCURRED ON MAY 7, 2000.



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:	Individual
Firm Name:	PLANMEMBER SECURITIES CORPORATION
Termination Type:	Discharged
Termination Date:	07/21/2011
Allegations:	REGISTRATION DISQUALIFIED BY FLORIDA DUE TO MR. STILES' FELONY CHARGES OF FORGERY AND UTTERING FORGERY. FLORIDA STATUTES DISQUALIFY REGISTRATION FOR THESE TYPES OF CHARGES FOR A PERIOD OF 15 YEARS FROM THE DATE OF THE DISPOSITION OF THE EVENT(S).
Product Type:	No Product
Broker Statement	PER CONVERSATION WITH JASON TOMLINSON-FLORIDA SECURITIES DIVISION ON 7/19/2011, MR. STILES' FLORIDA REGISTRATION WAS BEING DISQUALIFIED. MR. TOMLINSON INDICATED THAT AN OFFICIAL LEGAL DISQUALIFICATION ORDER WOULD BE PREPARED AND SENT WITHIN 5 DAYS. THE FIRM AND THE REPRESENTATIVE WERE GIVEN THE OPTION TO TERMINATE MR. STILES' RELATIONSHIP WITH THE FIRM PRIOR TO THE LEGAL DISQUALIFICATION ORDER BEING ISSUED.



End of Report

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