



## IAPD Report

# GARY JOSEPH SICKLES

CRD# 5922131

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5



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

### GARY JOSEPH SICKLES (CRD# 5922131)

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 **07/31/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SAFE HARBOR WEALTH MANAGEMENT, LLC	CRD# 156743	05/31/2011

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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
------	------	----------	--------------------

No information reported.

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	3
Customer Dispute	2



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

### Employment 1 of 1

Firm Name: **SAFE HARBOR WEALTH MANAGEMENT, LLC**  
Main Address: 6099 FRANTZ ROAD  
DUBLIN, OH 43017  
Firm ID#: 156743

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	07/21/2020
IA Ohio	Investment Adviser Representative	Approved	05/31/2011
IA Texas	Investment Adviser Representative	Restricted Approval	08/01/2025

### Branch Office Locations

**SAFE HARBOR WEALTH MANAGEMENT, LLC**  
6099 FRANTZ ROAD  
DUBLIN, OH 43017

**SAFE HARBOR WEALTH MANAGEMENT, LLC**  
4449 Easton Way  
Columbus, OH 43219

**SAFE HARBOR WEALTH MANAGEMENT, LLC**  
Springhill Office Center  
4031 Colonel Glenn Hwy, Suite 122  
Beavercreek, OH 45431



## 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	Uniform Investment Adviser Law Examination (S65)	Series 65	04/21/2011
----	--	-----------	------------

### 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:



No information reported.

### 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
05/2011 - Present	SAFE HARBOR WEALTH MANAGEMENT, LLC	MANAGING MEMBER/INVESTMENT ADVISOR	Y	DUBLIN, OH, United States
12/2005 - Present	SAFE HARBOR RETIREMENT	PRESIDENT/INSURANCE	N	DUBLIN, OH, 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.

No information reported.



## 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	3
Customer Dispute	2

### 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 3

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	State of Ohio Department of Insurance
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	07/09/2024
<b>Docket/Case Number:</b>	NPN: 3373644
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Safe Harbor Wealth Management, LLC
<b>Product Type:</b>	Other: Unregistered securities/cash flow settlements
<b>Allegations:</b>	Selling securities without being registered.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	07/09/2024
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s)

#### Monetary Sanction 1 of 1



**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)  
**Total Amount:** \$5,416.59  
**Portion Levied against individual:** \$5,416.59  
**Payment Plan:** Payment due in 90 days of date of order  
**Is Payment Plan Current:** Yes  
**Date Paid by individual:**  
**Was any portion of penalty waived?** No  
**Amount Waived:**

**Disclosure 2 of 3**

**Reporting Source:** Regulator  
**Regulatory Action Initiated By:** Ohio  
**Sanction(s) Sought:** Cease and Desist  
**Date Initiated:** 03/14/2022  
**Docket/Case Number:** 22-002  
**URL for Regulatory Action:** <https://apps2.com.ohio.gov/secu/FinalOrders/>

**Employing firm when activity occurred which led to the regulatory action:** Safe Harbor Wealth Management, LLC

**Product Type:** Investment Contract  
Other: Future Income Payments Investment Products

**Allegations:** Mr. Sickles entered into a Consent Cease and Desist Order, No. 22-002 based on findings that he sold to two of his clients securities issued by Future Income Payments, LLC ("FIP"), which were not registered for sale in or from Ohio. The Division found violations of RC 1707.44(A)(1) and 1707.44(C)(1). Mr. Sickles agreed to the Cease and Desist Order and to disgorge to the clients the commissions he earned in the amount of \$17,601.59.

**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:** 03/14/2022

**Sanctions Ordered:** Cease and Desist  
Restitution

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Restitution



**Total Amount:** \$17,601.59

**Portion Levied against individual:** \$17,601.59

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 03/14/2022

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement**

Mr. Sickles entered into a Consent Cease and Desist Order, No. 22-002 based on findings that he sold to two of his clients securities issued by Future Income Payments, LLC ("FIP"), which were not registered for sale in or from Ohio. The Division found violations of RC 1707.44(A)(1) and 1707.44(C)(1). Mr. Sickles agreed to the Cease and Desist Order and to disgorge to the clients the commissions he earned in the amount of \$17,601.59.

---

**Reporting Source:** Individual

**Regulatory Action Initiated By:** State of Ohio Department of Commerce Division of Securities

**Sanction(s) Sought:** Cease and Desist

**Date Initiated:** 03/08/2022

**Docket/Case Number:** 22-002

**Employing firm when activity occurred which led to the regulatory action:** Safe Harbor Wealth Management, LLC

**Product Type:** Other: Structured Cash Flows

**Allegations:** Acting as a securities dealer without a license in the State of Ohio and selling securities which were not properly licensed with the State of Ohio Securities Division.

**Current Status:** Final

**Resolution:** Order

**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:** 03/14/2022

**Sanctions Ordered:** Cease and Desist

**Broker Statement**

I sold life insurance through Shurwest. They are a marketing organization agents affiliate with to access insurance products. They trained us on a strategy called "IRA Reboot". Its purpose was to reduce taxes on qualified plans (IRA and 401K). Shurwest recommended funding the policy through Gold star. Gold Star invested the money with Future Income Payments (FIP), which would pay our clients a fixed interest payment. Shurwest assured the agents that the funding strategy was a



sound and safe strategy. "FIP" had a A+ rating with the BBB and they had an excellent pay record. Needless to say, our clients lost their money. Prior to Shurwest introducing me to the IRA reboot. I had never heard of Gold Star or "FIP" . I would have never offered this funding option to my clients. We now have a lawsuit against Shurwest for not doing their due diligence on Gold Star and "FIP." That's why agents work with marketing companies to provide compliant products and companies to offer to our clients.

**Disclosure 3 of 3**

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	State of Ohio Department of Insurance
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	01/27/2010
<b>Docket/Case Number:</b>	13821
<b>Employing firm when activity occurred which led to the regulatory action:</b>	Self employed insurance agent
<b>Product Type:</b>	No Product
<b>Allegations:</b>	Violation of sections 3901-6-01 and 3901-1-47 of the Administrative Code regarding advertising of life insurance products.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	02/18/2010
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$1,000.00
<b>Portion Levied against individual:</b>	\$1,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	02/20/2010
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	



## 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 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Safe Harbor Retirement Group, Inc.
<b>Allegations:</b>	Negligence and breach of fiduciary duty in the sale of indexed universal life insurance product unsuitable to client.
<b>Product Type:</b>	Other: Indexed Universal Life Insurance product
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	No specific damages are noted, but likely over \$5,000.

## Civil Litigation Information

<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Clerk of the Franklin County Common Please Court
<b>Location of Court:</b>	Columbus, Ohio
<b>Docket/Case #:</b>	20CV-04-2660
<b>Date Notice/Process Served:</b>	04/25/2020
<b>Litigation Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	02/03/2022
<b>Monetary Compensation Amount:</b>	\$16,000.00
<b>Individual Contribution Amount:</b>	\$16,000.00

### Disclosure 2 of 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Safe Harbor Retirement Group, LLC
<b>Allegations:</b>	Unsuitable asset allocation by overloading in fixed annuities, falsely reporting invested amount on annuity contract and failure to disclose tax consequences when liquidating bonds.
<b>Product Type:</b>	Annuity-Fixed
<b>Alleged Damages:</b>	\$5,000.00



**Alleged Damages Amount Explanation (if amount not exact):** No exact amount of damage is mentioned. Client is seeking two fixed annuity contracts totaling \$812,576 be declared null and void.

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** No

### **Customer Complaint Information**

**Date Complaint Received:** 12/21/2016

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/10/2017

**Settlement Amount:**

**Individual Contribution Amount:**



## End of Report

This page is intentionally left blank.