



IAPD Report

MICHAEL ALAN ANDREWS

CRD# 6227932

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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

MICHAEL ALAN ANDREWS (CRD# 6227932)

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 **01/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	BRADESCO INVESTMENTS INC.	CRD# 19453	02/24/2022
B	EFG CAPITAL INTERNATIONAL	CRD# 40118	01/25/2023
IA	EFG PRIVATE WEALTH MANAGEMENT (AMERICAS) CORP.	CRD# 158905	09/19/2023
IA	AMELIORA WEALTH MANAGEMENT USA LLC	CRD# 325590	09/11/2024
B	ACP SECURITIES, LLC	CRD# 139049	08/25/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	CANTELLA & CO., INC.	13905	MALDEN, MA	08/09/2022 - 05/15/2023
IA	CANTELLA & CO., INC.	13905	Cooper City, FL	03/02/2021 - 02/22/2022
B	CANTELLA & CO., INC.	13905	MALDEN, MA	03/01/2021 - 02/22/2022

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**



Report Summary

The following types of events are disclosed about this representative:

Type	Count
Judgment/Lien	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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 5

Firm Name: **ACP SECURITIES, LLC**
Main Address: 1200 BRICKELL AVENUE
SUITE 1700
MIAMI, FL 33131
Firm ID#: 139049

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	08/25/2025
B FINRA	General Securities Representative	Approved	08/25/2025
B Florida	Agent	Approved	09/25/2025

Branch Office Locations

1200 BRICKELL AVENUE
SUITE 1700
MIAMI, FL 33131

Employment 2 of 5

Firm Name: **AMELIORA WEALTH MANAGEMENT USA LLC**
Main Address: 1655 N. COMMERCE PARKWAY
SUITE 301-A
WESTON, FL 33327
Firm ID#: 325590

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	09/11/2024

Branch Office Locations

AMELIORA WEALTH MANAGEMENT USA LLC
1111 BRICKELL AVENUE, 10TH FLOOR
MIAMI, FL 33131



Qualifications

Employment 3 of 5

Firm Name: **EFG PRIVATE WEALTH MANAGEMENT (AMERICAS) CORP.**
 Main Address: 701 BRICKELL AVENUE
 SUITE 1310
 MIAMI, FL 33131
 Firm ID#: 158905

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	09/19/2023

Branch Office Locations

EFG PRIVATE WEALTH MANAGEMENT (AMERICAS) CORP.
 701 BRICKELL AVENUE
 SUITE 1310
 MIAMI, FL 33131

Employment 4 of 5

Firm Name: **EFG CAPITAL INTERNATIONAL**
 Main Address: 701 BRICKELL AVE
 9TH FLOOR & SUITE 1310
 MIAMI, FL 33131-2867
 Firm ID#: 40118

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	01/25/2023
B FINRA	General Securities Representative	Approved	01/25/2023
B Florida	Agent	Approved	01/26/2023

Branch Office Locations

EFG CAPITAL INTERNATIONAL CORP.
 701 BRICKELL AVE
 9TH FLOOR & SUITE 1310
 MIAMI, FL 33131-2867

Employment 5 of 5

Firm Name: **BRADESCO INVESTMENTS INC.**
 Main Address: 3011 PONCE DE LEON BLVD, PH1
 CORAL GABLES, FL 33134



Qualifications

Firm ID#: 19453

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	02/24/2022
B	FINRA	General Securities Representative	Approved	02/24/2022
B	FINRA	Registered Options Principal	Approved	02/24/2022
B	Delaware	Agent	Approved	07/11/2022
B	District of Columbia	Agent	Approved	07/11/2022
B	Florida	Agent	Approved	07/01/2022
B	Georgia	Agent	Approved	09/14/2022
B	New York	Agent	Approved	09/16/2022
B	North Carolina	Agent	Approved	02/25/2022
B	Texas	Agent	Approved	02/25/2022

Branch Office Locations

Cooper City, 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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Registered Options Principal Examination (S4)	Series 4	12/21/2018
 General Securities Principal Examination (S24)	Series 24	04/10/2015

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/03/2014
 National Commodity Futures Examination (S3)	Series 3	07/23/2011

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/05/2014
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/18/2012

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	08/09/2022 - 05/15/2023	CANTELLA & CO., INC.	CRD# 13905	MALDEN, MA
IA	03/02/2021 - 02/22/2022	CANTELLA & CO., INC.	CRD# 13905	Cooper City, FL
B	03/01/2021 - 02/22/2022	CANTELLA & CO., INC.	CRD# 13905	MALDEN, MA
IA	11/21/2019 - 10/09/2020	KOVACK INTERNATIONAL ADVISORS INC.	CRD# 170450	FORT LAUDERDALE, FL
B	11/21/2019 - 10/09/2020	KOVACK INTERNATIONAL WEALTH MANAGEMENT, INC.	CRD# 164117	MIAMI, FL
IA	05/17/2018 - 10/09/2020	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	05/02/2018 - 10/09/2020	KOVACK SECURITIES INC.	CRD# 44848	FORT LAUDERDALE, FL
B	03/27/2018 - 04/20/2018	DAVID LERNER ASSOCIATES, INC.	CRD# 5397	BOCA RATON, FL
B	12/20/2017 - 01/09/2018	NEWBRIDGE SECURITIES CORPORATION	CRD# 104065	BOCA RATON, FL
IA	09/27/2017 - 11/30/2017	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	FT LAUDERDALE, FL
B	09/26/2017 - 11/30/2017	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	FT LAUDERDALE, FL
IA	01/17/2017 - 09/07/2017	SUNTRUST ADVISORY SERVICES, INC.	CRD# 283390	FORT LAUDERDALE, FL
B	01/06/2017 - 09/07/2017	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	FORT LAUDERDALE, FL
IA	04/25/2016 - 01/04/2017	SUMMIT FINANCIAL GROUP INC	CRD# 109485	Boca Raton, FL
B	04/18/2016 - 01/04/2017	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	BOCA RATON, FL



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	02/22/2016 - 04/12/2016	DAVID LERNER ASSOCIATES, INC.	CRD# 5397	BOCA RATON, FL
IA	04/10/2015 - 02/19/2016	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	03/03/2015 - 02/19/2016	KOVACK SECURITIES INC.	CRD# 44848	FT. LAUDERDALE, FL
B	06/03/2014 - 02/27/2015	TRADEKING	CRD# 136131	FORT LAUDERDALE, FL
IA	07/30/2013 - 12/05/2013	KINGSVIEW ASSET MANAGEMENT, LLC	CRD# 148107	PLANTATION, 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
08/2025 - Present	ACP SECURITIES LLC	Compliance Officer	Y	Miami, FL, United States
01/2023 - Present	EFG Capital International Corp	Regulatory Officer	Y	Miami, FL, United States
02/2022 - Present	Bradesco BAC Florida Investments	General Securities Principal	Y	Coral Gables, FL, United States
02/2022 - Present	CIMA Financial Regulation Consultants	Senior Consultant	N	Weston, FL, United States
08/2022 - 01/2023	Cantella & Co., Inc.	Consultant	Y	Malden, MA, United States
03/2021 - 02/2022	Cantella & Co., Inc.	Compliance Officer	Y	Malden, MA, United States
10/2020 - 02/2021	LPL Financial	NRP	Y	Fort Mill, SC, United States
04/2018 - 10/2020	Kovack Securities, Inc.	Compliance Officer	Y	Fort Lauderdale, FL, United States
03/2018 - 04/2018	David Lerner Associates, Inc.	Registered Rep	Y	Boca Raton, FL, United States
12/2017 - 12/2017	NEWBRIDGE SECURITIES CORPORATION	COMPLIANCE SUPERVISOR	Y	BOCA RATON, FL, United States
09/2017 - 11/2017	Michael Lawhon	Associate Agent	Y	Fort Lauderdale, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2017 - 11/2017	Northwestern Mutual Investment Services, LLC	Registered Representative	Y	Fort Lauderdale, FL, United States
01/2017 - 08/2017	SunTrust Investment Services	Regional Operations Manager	Y	Fort Lauderdale, FL, United States
02/2016 - 01/2017	Cetera Financial Group	Compliance Supervisor and Supervision Specialist	Y	Boca Raton, FL, 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) CIMA Financial Regulation Consultants, Start Date: 02/2022, Consulting Services for Supervision and Compliance, Investment Related, Position: Principal Consultant. Approximately 160 hours spent per month on this activity, about 8 during trading hours



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
Judgment/Lien	1

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	NYS Tax Commission
Judgment/Lien Amount:	\$1,225.00
Judgment/Lien Type:	Tax
Date Filed with Court:	03/28/2006
Date Individual Learned:	08/05/2022
Type of Court:	State Court
Name of Court:	State
Location of Court:	Nassau County, NY
Docket/Case #:	2005050616
Judgment/Lien Outstanding?	Yes



End of Report

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