IAPD Report

ZACHARY JAMES HAWKINS

CRD# 6513159

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

ZACHARY JAMES HAWKINS (CRD# 6513159)

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 **05/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	49 FINANCIAL	CRD# 319484	01/04/2023
B	OAKWOOD CAPITAL SECURITIES, INC.	CRD# 21000	01/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	PURSHE KAPLAN STERLING INVESTMENTS	35747	Austin, TX	11/12/2019 - 01/12/2024
IA	THRIVENT ADVISOR NETWORK, LLC	304569	Austin, TX	06/24/2020 - 12/31/2022
IA	PKS ADVISORY SERVICES, LLC	125648	ALBANY, NY	01/14/2020 - 07/02/2020

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
Customer Dispute	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 **17** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **OAKWOOD CAPITAL SECURITIES, INC.**

Main Address: 15701 S TAMIAMI TRAIL
SUITE 300
FORT MYERS, FL 33908

Firm ID#: 21000

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/11/2024
B	Arkansas	Agent	Approved	01/11/2024
B	California	Agent	Approved	01/11/2024
B	Connecticut	Agent	Approved	01/11/2024
B	Florida	Agent	Approved	01/11/2024
B	Georgia	Agent	Approved	01/11/2024
B	Illinois	Agent	Approved	01/11/2024
B	Iowa	Agent	Approved	01/11/2024
B	Kansas	Agent	Approved	02/05/2024
B	Massachusetts	Agent	Approved	01/11/2024
B	New Jersey	Agent	Approved	01/11/2024
B	North Carolina	Agent	Approved	01/11/2024
B	Ohio	Agent	Approved	01/11/2024

Qualifications

	Regulator	Registration	Status	Date
B	Oklahoma	Agent	Approved	01/11/2024
B	Oregon	Agent	Approved	01/11/2024
B	South Carolina	Agent	Approved	01/11/2024
B	Texas	Agent	Approved	01/11/2024
B	Virginia	Agent	Approved	01/11/2024

Branch Office Locations

3711 S Mopac Expressway
Suite 150
Austin, TX 78746

Employment 2 of 2

Firm Name: **49 FINANCIAL**

Main Address: 3711 S MOPAC EXPY
SUITE 150
AUSTIN, TX 78746

Firm ID#: 319484

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Approved	01/04/2023

Branch Office Locations

49 FINANCIAL
3711 S MOPAC EXPY
SUITE 150
AUSTIN, TX 78746

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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/04/2018

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/07/2015

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/11/2016
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/15/2015

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	11/12/2019 - 01/12/2024	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Austin, TX
IA	06/24/2020 - 12/31/2022	THRIVENT ADVISOR NETWORK, LLC	CRD# 304569	Austin, TX
IA	01/14/2020 - 07/02/2020	PKS ADVISORY SERVICES, LLC	CRD# 125648	ALBANY, NY
IA	08/16/2016 - 11/15/2019	AXA ADVISORS, LLC	CRD# 6627	AUSTIN, TX
B	08/07/2015 - 11/15/2019	AXA ADVISORS, LLC	CRD# 6627	AUSTIN, TX

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
01/2024 - Present	Oakwood Capital Securities, Inc.	Registered Representative	Y	Minneapolis, MN, United States
01/2023 - Present	49 Wealth Management LLC	Investment Adviser Representative	Y	Austin, TX, United States
11/2019 - 01/2024	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States
06/2020 - 12/2022	Thrivent Advisor Network, LLC	Vice President	Y	Austin, TX, United States
08/2015 - 11/2019	AXA ADVISORS, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, 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) Zachary Hawkins is dually-registered with 49 Wealth Management LLC. Zachary Hawkins has served as an investment advisor representative for 49 Wealth Management LLC since 01/2023. Business is conducted from 916 S Capital of Texas Highway, Suite 2.100 Austin, TX 78746. Approximately 90% of Zachary Hawkins's time is for services as an investment advisor representative and the balance as a registered representative.

2) 49 Financial through Financial Independence Group; Non-Investment Related; 916 S. Capital of Texas Highway, Suite 2.100, Austin, TX 78746; Fixed Insurance Sales Agent since 11/2019; approximately 16 hours per month during business hours.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3) Timeless AI, previously Hawk Technologies, LLC; Not Investment Related. 5900 Balcones Drive, Suite 100, Austin TX. Technology and Digital Asset Consulting. Owner/CEO. Start 4/1/2019. 5-10 hours per month not during trading. Help consult digital asset companies who are launching on the best way to structure and scale.

4) Registered Representative with Oakwood; investment related; 916 s capital of tx hwy austin tx 78746 usa; Registered representative; Sale of variable products; Start date: 2024-08-07; 60 Hours per month all during trading hours

5) 25 Giving; Contractor; Not Investment Related; 3711 S Mopac Expy, Ste. 150, Austin TX 78746; Helps develop charitable plans for donors of nonprofits; Refer nonprofits to 25 Giving; Start date: 2025-03-27; Hours per month devoted to business during trading hours: 1; Hours per month devoted to business outside trading hours: 1; Percentage of total yearly compensation expected to be derived from the business: 2;Contact person at the organization: Justin Lopez; Website address for the organization: 25giving.com.

6. Silmaril; Investment realted: yes; Start Date: 01/19/2026; Location: Marasi Dr, Business Bay, Dubai UAE; transition consultant that helps with transition questions out of the business; How many hours per month during market trading hours will be dedicated to this OBA: 10 How many hours per month outside market trading hours will be dedicated to this OBA: 10

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
Customer Dispute	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AXA Advisors, LLC
Allegations:	Client alleges RR sold him a variable life insurance policy in 2017 that was not suitable for his investment needs, and that the RR misrepresented the liquidity, potential growth and certain charges associated with the policy.
Product Type:	Insurance
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Client did not specify a dollar amount.
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:	04/18/2019
Complaint Pending?	No
Status:	Denied
Status Date:	05/16/2019

Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	The Firm found no basis to the customer complaint.

End of Report

This page is intentionally left blank.