



IAPD Report

Robert Charles Martin

CRD# 7073023

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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

Robert Charles Martin (CRD# 7073023)

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 **06/26/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BISON WEALTH, LLC	CRD# 299805	04/26/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
IA	TRUADVICE LLC	292482	Chapel Hill, NC	05/19/2021 - 12/04/2023
IA	OXLEY CAPITAL MANAGEMENT, LLC	293174	NORTH CAPE MAY, NJ	02/22/2019 - 04/20/2021

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	1
Investigation	1
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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **BISON WEALTH, LLC**
Main Address: 3550 LENOX ROAD NE
SUITE 2550
ATLANTA, GA 30326
Firm ID#: 299805

	Regulator	Registration	Status	Date
	North Carolina	Investment Adviser Representative	Approved	04/26/2024

Branch Office Locations

BISON WEALTH, LLC
50101 Governors Dr., Suite 160
Chapel Hill, NC 27517



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA

Uniform Investment Adviser Law Examination (S65)

Series 65

02/02/2019



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	05/19/2021 - 12/04/2023	TRUADVICE LLC	CRD# 292482	Chapel Hill, NC
IA	02/22/2019 - 04/20/2021	OXLEY CAPITAL MANAGEMENT, LLC	CRD# 293174	NORTH CAPE MAY, 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
12/2023 - Present	Bison Advisors	Investment Advisor Representative	Y	Hartwell, GA, United States
05/2019 - Present	Zenith Retirement Planning	Owner / Insurance Agent	Y	Chapel Hill, NC, United States
05/2021 - 12/2023	TRUADVICE, LLC	Investment Advisor Representative	Y	Sarasota, FL, United States
06/2020 - 05/2021	Oxley Capital Management, LLC	Member	Y	North Cape May, NJ, United States
02/2019 - 05/2021	Oxley Capital Management, LLC	Investment Advisor Representative	Y	North Cape May, NJ, United States
06/2018 - 01/2019	Oxley Capital Management, LLC	Marketing/Design	Y	North Cape May, NJ, United States
01/2018 - 06/2018	Unemployed	Unemployed	N	Munich, Bavaria, Germany
12/2016 - 01/2018	Bitcoin Machine Supply	CEO	N	Los Angeles, CA, United States
08/2017 - 09/2017	Sea Gear Marine Supply	Representative	N	Cape May, NJ, United States
02/2017 - 03/2017	Student Loan Forgiveness	Sales Representative	N	Los Angeles, CA, United States
09/2016 - 11/2016	Unemployed	Unemployed	N	Los Angeles, CA, United States



Registration & Employment History



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 Agent.
 - a. Name: Zenith Retirement Planning.
 - b. Investment related. Insurance and annuities in addition to Investment Advisory business
 - c. 50101 Governors Dr Suite 160, Chapel Hill, NC 27517.
 - d. Nature of business is to supplement Investment Advisory Service activities with insurance products
 - e. 20 hours a month.
 - f. During security trading hours, I devote approximately 1 hour.
 - g. My duties include:
 - i. Collaborating with FMOs to design private pension plans for my clients.
 - ii. Organizing applications for my clients.
 - iii. Overseeing the execution of such instruments.
 - iv. Serving clients annually to maintain accuracy of plan and function of all moving parts, including private pension plans (annuities and life insurance).
 - h. Start date: 05/2019



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	1
Customer Dispute	1
Investigation	1

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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	North Carolina Department of Insurance.
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	09/19/2023
Docket/Case Number:	Case #: 91157 (File #23 SEC 157)
Employing firm when activity occurred which led to the regulatory action:	TRUADVICE, LLC as an Investment Advisor Representative. Insurance activities performed as an independent individual under Zenith Retirement Planning, LLC.
Product Type:	Annuity-Fixed
Allegations:	Complaint by [REDACTED] alleged I did not disclose surrender charges to her and I falsified her application in North Carolina when she lived in New Jersey. Replacements forms were also not filled out correctly. The Department of Insurance decided I did, in fact, disclose the surrender charges per documentation provided, and had, from lack of experience, not filled out the application and replacement forms correctly.
Current Status:	Final
Resolution:	Decision



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:	03/01/2024
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$4,000.00
Portion Levied against individual:	\$4,000.00
Payment Plan:	Paid in full
Is Payment Plan Current:	
Date Paid by individual:	03/01/2024
Was any portion of penalty waived?	No
Amount Waived:	



Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

Disclosure 1 of 1

Reporting Source:	Individual
Initiated By:	State of New Jersey Department of Banking and Insurance
Notice Date:	06/12/2024
Details:	Investigation by the State of New Jersey Department of Banking and Insurance into the sale of an annuity to a client who resided in NJ and not NC at the time of sale.
Is Investigation pending?	Yes



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:	TRUADVICE, LLC as an Investment Advisor Representative. Insurance activities performed as an independent individual under Zenith Retirement Planning, LLC.
Allegations:	In October of 2021 client purchased a SILAC fixed annuity. Years later, she alleged she was never informed of the surrender charges and complained. NC DOI discovered Mr. Martin did disclose correctly, but incorrectly filled out the application.
Product Type:	Annuity-Fixed
Alleged Damages:	\$51,562.50
Alleged Damages Amount Explanation (if amount not exact):	The initial investment into the annuity was \$375,000. The client complained in the second year of a 14 year surrender schedule that she was not aware of the surrender schedule and the fact that she could not take her money out without being penalized. That schedule is as follows. Surrender penalty in years 1-14: 14.75%, 13.75%, 12.75%, 11.75%, 10.75%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%. Damages alleged were that the client wasn't aware of the surrender charges. So estimated damages at the time of the complaint were 13.75% of \$375,000 or \$51562.50
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:	09/19/2023
Complaint Pending?	No
Status:	Settled
Status Date:	03/01/2024
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00



End of Report

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