



IAPD Report

HENRY WILDER BAILEY

CRD# 713351

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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

HENRY WILDER BAILEY (CRD# 713351)

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 **12/23/2015**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BAILEY FINANCIAL SERVICES	CRD# 173452	10/09/2014

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	RESOURCE HORIZONS INVESTMENT ADVISORY, INC.	143384	WATKINSVILLE, GA	05/06/2013 - 10/14/2014
B	RESOURCE HORIZONS GROUP LLC	104368	WATKINSVILLE, GA	03/15/2013 - 10/14/2014
B	INVESTORS CAPITAL CORP.	30613	WATKINSVILLE, GA	04/06/2001 - 04/05/2013

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
Customer Dispute	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **BAILEY FINANCIAL SERVICES**
Main Address: WATKINSVILLE, GA
Firm ID#: 173452

Regulator	Registration	Status	Date
IA Alabama	Investment Adviser Representative	Approved	02/26/2016
IA Georgia	Investment Adviser Representative	Approved	10/09/2014

Branch Office Locations

BAILEY FINANCIAL SERVICES
WATKINSVILLE, GA




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

Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/01/2000

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/14/2014
 General Securities Representative Examination (S7)	Series 7	12/27/2002
 Corporate Securities Limited Representative Examination (S62)	Series 62	07/01/1988
 Registered Representative Examination (S1)	Series 1	08/04/1980

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/03/2013
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/06/1980

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
IA	05/06/2013 - 10/14/2014	RESOURCE HORIZONS INVESTMENT ADVISORY, INC.	CRD# 143384	WATKINSVILLE, GA
B	03/15/2013 - 10/14/2014	RESOURCE HORIZONS GROUP LLC	CRD# 104368	WATKINSVILLE, GA
B	04/06/2001 - 04/05/2013	INVESTORS CAPITAL CORP.	CRD# 30613	WATKINSVILLE, GA
B	04/21/1997 - 04/18/2001	CENTENNIAL CAPITAL MANAGEMENT, INC.	CRD# 38988	ATLANTA, GA
B	01/03/1997 - 03/21/1997	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT
B	03/10/1987 - 12/04/1996	CHUBB SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	08/11/1980 - 03/18/1987	PW SECURITIES, INC.	CRD# 6775	

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
10/2014 - Present	BAILEY FINANCIAL SERVICES, INC.	PRESIDENT/CCO/IAR	Y	WATKINSVILLE, GA, 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	1
Customer Dispute	1
Termination	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:	Regulator
Regulatory Action Initiated By:	ALABAMA SECURITIES COMMISSION
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	01/23/1998
Docket/Case Number:	OD-98-0007
Employing firm when activity occurred which led to the regulatory action:	CENTENNIAL CAPITAL MANAGEMENT, INC.
Product Type:	
Other Product Type(s):	
Allegations:	RESPONDENT WILLFULLY FAILED TO FILE A MATERIALLY COMPLETE APPLICATION.
Current Status:	Final
Resolution:	Order
Resolution Date:	01/23/1998
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	ORDER OF DENIAL ISSUED PURSUANT TO CODE OF



ALABAMA 1975, SECTION 8-6-3(J)(1 AND SECTION 8-6-3-(J)(2).
NOTICE OF RIGHT TO HEARING PROVIDED.

Regulator Statement

IF NO RESPONSE RECEIVED WITHIN 28 DAYS FROM
ISSUANCE OF THE ORDER, IT SHALL CONSTITUTE A FINAL ORDER OF THE
COMMISSION. CONTACT: (334) 242-2984.

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Reporting Source: Individual

**Regulatory Action Initiated
By:** ALABAMA SECURITIES COMMISSION

Sanction(s) Sought: Denial

Date Initiated: 01/23/1998

Docket/Case Number: OD-98-0007

**Employing firm when activity
occurred which led to the
regulatory action:** CENTENNIAL CAPITAL MANAGEMENT, INC.

Product Type: No Product

Allegations: ALABAMA ALLEGED I DID NOT COMPLETE THEIR FORM NOR PROPERLY
WITHDRAW APPLICATION. THEY VERBALLY REQUESTED TO
WITHDRAW,BUT THE COMMISSION REQUIRED WRITTEN PAPERS TO
WITHDRAW. THIS MATTER HAS BEEN PROPERLY RECTIFIED AS I AM NOW
LICENSED IN ALABAMA.

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: 01/23/1998

Sanctions Ordered: Other: N/A

Broker Statement

THE WORDING OF THE ALABAMA SECURITIES COMMISSION IS
INACCURATE
AND MALICIOUS. WHEN MY APPLICATION WAS FILED, IT WAS COMPLETE
AS ANYONE COULD HAVE PROVIDED. THE ALABAMA SECURITIES
COMMISSION WAS NOTIFIED IN WRITING BY TAMMY KRAUS OF
CENTENNIAL
CAPITAL MANAGEMENT ON DEC 8,1997 THAT OTHER MATERS WERE STILL
OPEN. IT WAS FURTHER WRITTEN THAT WE WOULD NOTIFY THE STATE
UPON THE MATTERS BEING CONCLUDED. WE VOLUNTEERED TO
WITHDRAW
OUR APPLICATION UNTIL SUCH CONCLUSION. IT IS IMPOSSIBLE TO
PROVIDE INFORMATION WHICH DOES NOT EXIST.
MY APPLICATION SUBMITTED WAS DEEMED INCOMPLETE, RESULTING IN A
DENIAL BY THE STATE TO BE LICENSED. RELICENSING EFFORT WAS
SUCCESSFUL ON 5/22/2000.



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: Firm

Employing firm when activities occurred which led to the complaint: INVESTORS CAPITAL CORP.

Allegations: NOTE: MATTER TIMELY REPORTED ON FORM U4. SUBJECT FORM U5 UPDATE MADE TO REFLECT THE RECENT DISPOSITION OF THIS MATTER IN WHICH CLAIMANTS ALLEGED THAT VARIABLE ANNUITY EXCHANGES IN 2008 WERE UNSUITABLE.

Product Type: Annuity-Variable

Alleged Damages: \$200,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 12-00228

Filing date of arbitration/CFTC reparation or civil litigation: 01/20/2012

Customer Complaint Information

Date Complaint Received: 03/16/2012

Complaint Pending? No

Status: Settled

Status Date: 10/01/2013

Settlement Amount: \$40,000.00

Individual Contribution Amount: \$0.00

Firm Statement THE SETTLEMENT AND RELEASE REFLECT THE COMPROMISE AND SETTLEMENT OF DISPUTED AND CONTESTED CLAIMS AND COUNTERCLAIMS (WHETHER ASSERTED OR UNASSERTED) AND SHOULD NOT BE CONSTRUED AS AN ADMISSION OF LIABILITY OF ANY KIND OR AS EVIDENCE THEREOF.

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Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:	INVESTORS CAPITAL CORP.
Allegations:	CLAIMANTS ALLEGE THAT VARIABLE ANNUITY EXCHANGES IN 2008 WERE UNSUITABLE.
Product Type:	Annuity-Variable
Alleged Damages:	\$200,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	12-00228
Filing date of arbitration/CFTC reparation or civil litigation:	01/20/2012
Customer Complaint Information	
Date Complaint Received:	03/16/2012
Complaint Pending?	No
Status:	Settled
Status Date:	10/01/2013
Settlement Amount:	\$40,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	I WAS NOT NAMED IN THIS CASE AND BELIEVE THE COMPLAINT WAS DEVOID OF MERIT. THE FIRM SETTLED THE CASE WITHOUT ADMITTING ANY GUILT TO AVOID THE COSTS OF ONGOING LITIGATION. I WAS NOT REQUIRED TO PAY ANY PART OF THE SETTLEMENT. FURTHER, BOTH THE SEC AND FINRA SPENT MANY MONTHS OF THEIR RESPECTIVE RESEARCH TO INVESTIGATE THE CLAIMS MADE IN THE SUIT, AND BOTH PROVIDED LETTERS BY FEBRUARY, 2013, INDICATING NEITHER FOUND ANY WRONGDOING IN THIS MATTER, AND THUS CLOSED THEIR REVIEW.



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:	JEFFERSON PILOT SECURITIES CORPORATION
Termination Type:	Discharged
Termination Date:	12/04/1996
Allegations:	N/A IT IS STATED IN MY U5 TERMINATION FOR PREPARTION OF VUL ILLUSTRATIONS IN EXCESS OF THE SEC/NASD 12% GUIDELINES AND COMPANY POLICY.
Product Type:	Insurance
Broker Statement	TERMINATION FROM CHUBB SECURITIES AND CHUBB LIFE. I HAVE HIRED AN ATTORNEY AND I AM AGRESSIVELY DEFENDING MYSELF IN THIS ACTION. REP RECEIVED NOTIFICATION THAT THE INVESTIGATION WAS COMPLETED INTO THE CIRCUMSTANCES OF THE TERMINATION. IT WAS DETERMINED TO TAKE NO ACTION AGAINST REP AS IT RELATES TO THE USE OF HYPOTHETICAL ILLUSTRATIONS USED TO PRESENT VARIABLE UNIVERSAL LIFE PRODUCTS AND THEREFORE THIS MATTER IS BEING CLOSED. THIS WAS FROM A LETTER TO REP BY GREG AMOROSO, SUPERVISOR OF EXAMINERS, NASD ON 8/21/1998.



End of Report

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