



## IAPD Report

# Conrad Anthony Tarte

CRD# 728899

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

### Conrad Anthony Tarte (CRD# 728899)

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 **05/27/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	04/30/2025
<b>B</b>	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	05/01/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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>IA</b>	GROVE POINT ADVISORS, LLC	313171	Waterbury, CT	04/16/2024 - 04/30/2025
<b>B</b>	GROVE POINT INVESTMENTS, LLC	1763	WATERBURY, CT	09/05/2006 - 04/30/2025
<b>B</b>	MUTUAL SERVICE CORPORATION	4806	WATERBURY, CT	03/31/1999 - 07/25/2006

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	2
Termination	1
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 **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**  
Main Address: 12671 HIGH BLUFF DR  
SUITE 200  
SAN DIEGO, CA 92130  
Firm ID#: 7717

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/01/2025
B	FINRA	General Securities Representative	Approved	05/01/2025
B	Arizona	Agent	Approved	05/01/2025
B	California	Agent	Approved	05/01/2025
B	Colorado	Agent	Approved	05/01/2025
IA	Connecticut	Investment Adviser Representative	Approved	04/30/2025
B	Connecticut	Agent	Approved	05/01/2025
B	Florida	Agent	Approved	05/01/2025
B	Georgia	Agent	Approved	05/01/2025
B	Idaho	Agent	Approved	05/01/2025
B	Massachusetts	Agent	Approved	05/12/2025
B	Mississippi	Agent	Approved	05/01/2025
B	New Hampshire	Agent	Approved	05/01/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> North Carolina	Agent	Approved	05/05/2025
<b>B</b> Texas	Agent	Approved	05/01/2025
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	05/02/2025

### Branch Office Locations

**INDEPENDENT FINANCIAL GROUP, LLC**  
WATERBURY, CT




## 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 1 state securities law exam.**


#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	03/18/1988

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/21/1987
 Direct Participation Programs Representative Examination (S22)	Series 22	03/08/1983
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/21/1981

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/08/1986

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## 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	04/16/2024 - 04/30/2025	GROVE POINT ADVISORS, LLC	CRD# 313171	Waterbury, CT
B	09/05/2006 - 04/30/2025	GROVE POINT INVESTMENTS, LLC	CRD# 1763	WATERBURY, CT
B	03/31/1999 - 07/25/2006	MUTUAL SERVICE CORPORATION	CRD# 4806	WATERBURY, CT
B	08/28/1987 - 03/31/1999	TITAN/VALUE EQUITIES GROUP, INC.	CRD# 6359	IRVINE, CA
B	04/14/1982 - 08/25/1987	WADDELL & REED, INC.	CRD# 866	
B	04/23/1981 - 02/05/1982	FIRST INVESTORS CORPORATION	CRD# 305	

### 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
04/2025 - Present	INDEPENDENT FINANCIAL GROUP, LLC	REGISTERED REPRESENTATIVE	Y	WATERBURY, CT, United States
08/2007 - Present	CONTINENTAL NINE FINANCIAL MANAGEMENT	Owner	Y	WATERBURY, CT, United States
04/2024 - 04/2025	Grove Point Advisors, LLC	Investment Advisor Representative	Y	Waterbury, CT, United States
08/2006 - 04/2025	GROVE POINT INVESTMENTS, LLC	Registered Representative	Y	ROCKVILLE, MD, 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.

#### CONTINENTAL NINE FINANCIAL SERVICES

POSITION: DBA Sole Proprietor NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 05/01/2025

ADDRESS: 161 Hillside Ave, Waterbury CT 06710, United States

DESCRIPTION: I am the sole owner and proprietor. Duties include financial services, securities, investment management, individual tax return preparation and client representation, estate and business tax return preparation, and fixed life insurance sales.



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

#### CONTINENTAL NINE FINANCIAL MANAGEMENT, LLC

POSITION: LLC Managing Member NATURE: Other: INVESTMENT RELATED: Yes NUMBER OF HOURS: 150 SECURITIES TRADING HOURS: 150 START DATE: 05/01/2025  
ADDRESS: 161 Hillside Ave, Waterbury CT 06710, United States  
DESCRIPTION: I am the sole owner and proprietor. Providing tax planning services for Estates & Businesses for an hourly fee billed directly to the client as qualified Enrolled Agent.

#### COMMERCIAL INVESTMENTS INTERNATIONAL, INC

POSITION: Officer/Director NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 05/01/2025  
ADDRESS: 161 Hillside Ave, Waterbury CT 06710, United States  
DESCRIPTION: I am the President and I locate and make the final decisions to purchase, rehab and sell real estate property. The company is currently inactive.

#### TARTE INTERNATIONAL, LLC

POSITION: MANAGING MEMBER NATURE: Other: INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2007  
ADDRESS: 161 Hillside Avenue, WATERBURY CT 06710, United States  
DESCRIPTION: COMPANY IS REGISTERED, BUT INACTIVE WITH NO BUSINESS ACTIVITY.  
COMPANY WAS ESTABLISHED TO HOLD TITLE TO PERSONAL REAL ESTATE. I AM THE SOLE MANAGING MEMBER.

#### COMPLIANCE AUDIT SERVICES, LLC

POSITION: SOLE MANAGING MEMBER NATURE: Tax Preparation/Accounting/Bookkeeping/CPA INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2017  
ADDRESS: 161 Hillside Ave, Waterbury CT 06710, United States  
DESCRIPTION: BUSINESS IS CURRENTLY REGISTERED BUT INACTIVE.  
COMPANY WAS ESTABLISHED TO CONDUCT TAX REPRESENTATION WORK. CURRENTLY NOT CONDUCTING BUSINESS.



## 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	2
Termination	1
Judgment/Lien	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 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MUTUAL SERVICE CORPORATION

**Allegations:** MSC RECEIVED NOTICE FROM OPPENHEIMER THAT [CUSTOMER] DISPUTED THE AUTHENTICITY OF THEIR SIGNATURES ON CERTAIN FORMS FORWARDED TO OPPENHEIMER BY TARTE'S OFFICE.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 02/08/2006

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/15/2006

**Settlement Amount:**

**Individual Contribution Amount:**

**Reporting Source:** Individual



**Employing firm when activities occurred which led to the complaint:** MUTUAL SERIVES CORPORATION

**Allegations:** MSC RECEIVED NOTICE FROM OPPENHEIMER THAT [CUSTOMER] DISPUTED THE AUTHENTICITY OF THEIR SIGNATURES ON CERTAIN FORMS FORWARDED TO OPPENHEIMER BY TARTE'S OFFICE.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$0.00

**Customer Complaint Information**

**Date Complaint Received:** 02/08/2006

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/15/2006

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** THIS CUSTOMER COMPLAINT IS NO LONGER REPORTABLE. PLEASE ARCHIVE.

**Disclosure 2 of 2**

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MUTUAL SERVICE CORPORATION

**Allegations:** CLIENTS ASSERT THAT REGISTERED REPRESENTATIVE RECOMMENDED UNSUITABLE INVESTMENTS AS WELL AS FORGING THEIR SIGNATURE

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$21,000.00

**Customer Complaint Information**

**Date Complaint Received:** 03/24/2006

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 01/20/2007

**Settlement Amount:**

**Individual Contribution Amount:**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MUTUAL SERVICE CORPORATION

**Allegations:** CLIENTS ASSERT THAT REGISTERED REPRESENTATIVE RECOMMENDED



UNSUITABLE INVESTMENTS AS WELL AS FORGING THEIR SIGNATURE.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$21,000.00

**Customer Complaint Information**

**Date Complaint Received:** 03/24/2006

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 01/20/2007

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** THIS CUSTOMER COMPLAINT WILL NO LONGER BE REPORTABLE AFTER 04/03/2008. PLEASE ARCHIVE.



## 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

<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	MUTUAL SERVICE CORPORATION
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	07/19/2006
<b>Allegations:</b>	FAILURE TO FOLLOW FIRM POLICIES AND PROCEDURES.
<b>Product Type:</b>	Other
<b>Other Product Types:</b>	FAILURE TO FOLLOW FIRM POLICIES AND PROCEDURES.



## Judgment/Lien

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

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	BRANCH BANKING AND TRUST
<b>Judgment/Lien Amount:</b>	\$951,913.00
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	11/04/2010
<b>Date Individual Learned:</b>	11/04/2010
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	CIRCUIT COURT TAVARES, FLORIDA
<b>Location of Court:</b>	LAKE COUNTY, FLORIDA
<b>Docket/Case #:</b>	08CA5069
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	<p>IN 2007, THE BANK HOLDING MY MORTGAGE, WHICH IS NOW BB&amp;T, CONTACTED ME AND INFORMED ME THEY WERE "CALLING" MY 20 YEAR MORTGAGE AFTER 5 YEARS. THIS WAS IN DUE PART TO THE BANKING CRISIS IN WHICH MY BANK HAD INCURRED SERIOUS FINANCIAL PROBLEMS AND WERE CALLING ALL OUTSTANDING MORTGAGES ON PROPERTIES THEY HAD FINANCED, INCLUDING MINE.</p> <p>IN SPITE OF MY PAYMENT RECORD (OF NO DELINQUENT PAYMENTS) THE BANK REFUSED TO ACCEPT MY MORTGAGE PAYMENTS BY RETURNING THEM TO ME. I HAD NO CHOICE BUT TO ALLOW THEM TO FORECLOSE ON MY PROPERTY SINCE NO OTHER BANKS WERE WILLING TO RE-FINANCE MY LOAN.</p> <p>MY ATTORNEY HAS ATTEMPTED ON SEVERAL OCCASIONS TO NEGOTIATE A SETTLEMENT, HOWEVER TO THIS DATE, THE BANK HAS NOT PRESENTED US WITH ANY AGREEABLE TERMS. THEREFORE, THIS CASE IS STILL OPEN AS A "DEFICIENCY JUDGMENT" OF ACCRUED PRINCIPAL, INTEREST AND BANK LEGAL FEES UNTIL A SETTLEMENT IS REACHED.</p>



## End of Report

This page is intentionally left blank.