



IAPD Report

CHARLES FLETCHER OKELLEY

CRD# 835479

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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

CHARLES FLETCHER OKELLEY (CRD# 835479)

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 **05/11/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	10/22/2018
IA	LPL FINANCIAL LLC	CRD# 6413	10/22/2018

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
IA	SUMMIT FINANCIAL GROUP INC	109485	TAMPA, FL	07/08/2011 - 11/05/2018
B	SUMMIT BROKERAGE SERVICES, INC.	34643	TAMPA, FL	04/02/2009 - 11/05/2018
B	INTEGRATED TRADING AND INVESTMENTS, INC.	47730	HUNTINGTON BEACH, CA	12/16/1999 - 05/18/2011

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 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs Principal	Approved	10/22/2018
B	FINRA	General Securities Principal	Approved	10/22/2018
B	FINRA	General Securities Representative	Approved	10/22/2018
B	FINRA	Introducing BD/Finan Operation Principal	Approved	10/22/2018
B	FINRA	Municipal Securities Principal	Approved	10/26/2018
B	FINRA	Municipal Securities Representative	Approved	10/26/2018
B	Alabama	Agent	Approved	06/13/2019
B	Colorado	Agent	Approved	10/22/2018
B	Connecticut	Agent	Approved	10/22/2018
B	Florida	Agent	Approved	10/25/2018
IA	Florida	Investment Adviser Representative	Approved	10/25/2018
B	Illinois	Agent	Approved	10/22/2018
B	Indiana	Agent	Approved	08/04/2022



Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	11/22/2021
B New York	Agent	Approved	06/13/2019
B North Carolina	Agent	Approved	10/22/2018
B Oregon	Agent	Approved	06/17/2025
B Pennsylvania	Agent	Approved	10/22/2018
B South Carolina	Agent	Approved	10/22/2018
B Tennessee	Agent	Approved	02/28/2025
B Texas	Agent	Approved	10/22/2018
IA Texas	Investment Adviser Representative	Restricted Approval	10/22/2018
B Virginia	Agent	Approved	10/22/2018
B Washington	Agent	Approved	10/22/2018
B Wisconsin	Agent	Approved	02/27/2025

Branch Office Locations

LPL FINANCIAL LLC
3410 HENDERSON BLVD STE 200
TAMPA, FL 33609







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 4 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Securities Principal Examination (S53)	Series 53	09/23/2002
	Introducing Broker/Dealer Financial Operations Principal Examination (S28)	Series 28	09/07/1990
	General Securities Principal Examination (S24)	Series 24	05/05/1989
	Direct Participation Programs Principal Examination (S39)	Series 39	04/03/1987

General Industry/Product Exams

	Exam	Category	Date
	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
	Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	03/19/1977

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	11/16/1983



PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	07/08/2011 - 11/05/2018	SUMMIT FINANCIAL GROUP INC	CRD# 109485	TAMPA, FL
B	04/02/2009 - 11/05/2018	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	TAMPA, FL
B	12/16/1999 - 05/18/2011	INTEGRATED TRADING AND INVESTMENTS, INC.	CRD# 47730	HUNTINGTON BEACH, (
B	03/03/1997 - 08/18/2010	ATLANTIC COAST SECURITIES CORPORATION	CRD# 20826	TAMPA, FL
IA	06/16/2003 - 12/31/2008	ATLANTIC COAST FINANCIAL CONSULTANTS INC	CRD# 127046	TAMPA, FL
B	01/07/1997 - 02/25/1997	SELECT CAPITAL CORPORATION	CRD# 25089	SACRAMENTO, CA
B	11/24/1987 - 12/31/1996	ATLANTIC COAST SECURITIES CORPORATION	CRD# 20826	TAMPA, FL
B	08/25/1988 - 11/21/1990	F & G SECURITIES, INC.	CRD# 16364	
B	08/15/1988 - 05/21/1990	IEA SECURITIES CORPORATION	CRD# 8556	SAN FRANCISCO, CA
B	06/05/1986 - 11/01/1987	QUALICORP FINANCIAL, INC.	CRD# 10503	
B	06/28/1984 - 10/15/1985	CONDEL SECURITIES, INC.	CRD# 6710	
B	09/04/1981 - 06/11/1984	ANGELES SECURITIES CORPORATION	CRD# 8083	

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
04/2026 - Present	IHT WEALTH MANAGEMENT	FINANCIAL ADVISER	Y	TAMPA, FL, United States
10/2018 - Present	LPL Financial LLC	REGISTERED REPRESENTATIVE	Y	TAMPA, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2009 - 10/2018	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	TAMPA, 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) 10/22/2018 - Atlantic Coast Realty Advisors, INC - Business Owner - Investment Related - At Reported Business Location(s) - Start Date 06/01/1998 - 1hr/mth
- 2) 10/22/2018 - Second Home & Rental Property - Real Estate Rental - Investment Related - Mars Hill, NC - Start Date 12/11/2004 - Time Spent 1%
- 3) 10/22/2018 - Atlantic Coast Financial Advisors, Inc - Investment Related - At Reported Business Location(s) - Start Date 4/23/2012
- 4) 10/22/2018 - Palma CEIA Executive Center - Real Estate Rental - Investment Related - Tampa, FL - Start Date 12/9/2015
- 5) 06/27/2022 - Raphael M. Clarke and Charles F. O'Kelley Revocable Trust - Act in a Fiduciary Capacity - Not Investment Related - Tampa, FL - Start Date 04/21/2022 - 2hrs/mth - 1hr/mth during trading
- 6) 02/12/2026 - Thrive Life 360 - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) -Start Date 02/04/2026 - 2hrs/mth/ during trading
- 7) 04/13/2026 - IHT Wealth Management - Registered Investment Advisor Hybrid - Investment Related - At Reported Business Location(s) -Start Date 02/04/2026 - 160 hours per month/ during trading - I provide investment advisory services through IHT Wealth Management, LLC, an independent investment advisor firm. I started this business activity in 2/2026. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
- 8) 04/13/2026 - Thrive Life 360 - Registered Investment Advisor DBA - Investment Related - At Reported Business Location(s) - Start Date 02/04/2026 - 2hrs/mth/ during trading



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:	Regulator
Employing firm when activities occurred which led to the complaint:	ATLANTIC COAST SECURITIES CORPORATION
Allegations:	FAILED TO CONDUCT DUE DILIGENCE PRIOR TO RECOMMENDING SECURITIES FOR SALE TO INVESTORS; FAILURE IN CONTRACTUAL AND FIDUCIARY DUTIES; COMMON LAW FRAUD AND NEGLIGENCE
Product Type:	Other: UNREGISTERED PROMISSORY NOTES AND STOCK WARRANTS
Alleged Damages:	\$950,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [FINRA - CASE #09-05418](#)

Date Notice/Process Served: 09/17/2009

Arbitration Pending? No

Disposition: Dismissed

Disposition Date: 08/10/2010

Disposition Detail: ON OR ABOUT JULY 14, 2010, CLAIMANTS FILED A NOTICE OF SETTLEMENT AND PROPOSED STIPULATION AWARD FOR THE PANEL'S CONSIDERATION. RESPONDENT IS DISMISSED WITH PREJUDICE.

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: ATLANTIC COAST SECURITIES CORPORATION

Allegations: FALSE ACCUSATIONS THAT INDIVIDUAL DID NOT CONDUCT ADEQUATE DUE DILIGENCE AS PLACEMENT AGENT FOR PRIVATE PLACEMENT SECURITIES UNDER REG D OFFERING AND PRIVATE PLACEMENT MEMORANDUM PREPARED BY THE LAW FIRM OF BUSH ROSS ET AL CONTAINED MATERIAL MISREPRESENTATIONS AND OMISSIONS - WHICH WE VEHEMENTLY DISPUTE.

Product Type: Debt-Corporate

Alleged Damages: \$930,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 07/12/2010

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [09-05418](#)

Date Notice/Process Served: 10/15/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 07/12/2010

Monetary Compensation Amount: \$930,000.00

Individual Contribution Amount: \$0.00

Broker Statement CHARLES F. O'KELLEY DISMISSED FROM THIS ACTION WITH PREJUDICE.



End of Report

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