



IAPD Report

TIMOTHY EDWARD ZIMCOSKY

CRD# 872834

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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

TIMOTHY EDWARD ZIMCOSKY (CRD# 872834)

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 **11/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	ARKADIOS CAPITAL	CRD# 282710	08/16/2022
IA	ARKADIOS WEALTH ADVISORS	CRD# 288863	08/16/2022

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	KALOS MANAGEMENT	133025	LIVONIA, MI	03/24/2009 - 09/30/2022
B	KALOS CAPITAL, INC.	44337	LIVONIA, MI	03/23/2009 - 09/30/2022
B	LPL FINANCIAL CORPORATION	6413	TROY, MI	05/30/1997 - 03/31/2009

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



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: **ARKADIOS CAPITAL**
Main Address: 2827 PEACHTREE RD NE, SUITE 510
ATLANTA, GA 30305
Firm ID#: 282710

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	08/16/2022
B	FINRA	General Securities Principal	Approved	08/16/2022
B	FINRA	General Securities Representative	Approved	08/16/2022
B	FINRA	Invest. Co and Variable Contracts	Approved	08/16/2022
B	Alabama	Agent	Approved	08/01/2024
B	Arizona	Agent	Approved	08/16/2022
B	California	Agent	Approved	08/16/2022
B	Florida	Agent	Approved	08/22/2022
B	Georgia	Agent	Approved	11/04/2025
B	Illinois	Agent	Approved	01/24/2023
B	Michigan	Agent	Approved	08/16/2022
B	Nevada	Agent	Approved	11/20/2024
B	New Jersey	Agent	Approved	11/20/2024



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	10/05/2022
B Ohio	Agent	Approved	08/16/2022
B Pennsylvania	Agent	Approved	11/03/2022
B South Carolina	Agent	Approved	11/21/2024
B Tennessee	Agent	Approved	01/16/2026
B Texas	Agent	Approved	11/21/2024
B Virginia	Agent	Approved	01/17/2023
B Wisconsin	Agent	Approved	08/16/2022

Branch Office Locations

37617 Pembroke Ave
Livonia, MI 48152

Employment 2 of 2

Firm Name: **ARKADIOS WEALTH ADVISORS**
Main Address: 2827 PEACHTREE RD NE, SUITE 510
ATLANTA, GA 30305
Firm ID#: 288863

Regulator	Registration	Status	Date
IA Michigan	Investment Adviser Representative	Approved	08/16/2022

Branch Office Locations

ARKADIOS WEALTH ADVISORS
37617 Pembroke Ave
Livonia, MI 48152



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	10/10/2000

General Industry/Product Exams

Exam	Category	Date
Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	04/19/1986
Registered Representative Examination (S1)	Series 1	10/04/1979

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	10/13/2011
Uniform Securities Agent State Law Examination (S63)	Series 63	11/06/1979

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	03/24/2009 - 09/30/2022	KALOS MANAGEMENT	CRD# 133025	LIVONIA, MI
B	03/23/2009 - 09/30/2022	KALOS CAPITAL, INC.	CRD# 44337	LIVONIA, MI
B	05/30/1997 - 03/31/2009	LPL FINANCIAL CORPORATION	CRD# 6413	TROY, MI
B	07/14/1992 - 06/10/1997	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	01/17/1982 - 07/16/1992	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	10/26/1979 - 11/18/1981	PENNSYLVANIA SECURITIES COMPANY	CRD# 7667	

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
08/2022 - Present	ARKADIOS CAPITAL	Registered Representative	Y	Atlanta, GA, United States
08/2022 - Present	ARKADIOS WEALTH ADVISORS	Investment Adviser Representative	Y	Atlanta, GA, United States
02/2009 - Present	Zimco Capital (F/K/A Bulldog Retirement)	PRESIDENT/RR	Y	LIVONIA, MI, United States
03/2009 - 08/2022	KALOS CAPITAL, INC.	REGISTERED REPRESENTATIVE	Y	ALPHARETTA, GA, United States
02/1985 - 08/2022	KALOS MANAGEMENT	IAR	Y	LIVONIA, MI, 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. Zimco Capital, Investment related, 37627 Pembroke, Livonia MI 48152, Position: President, Nature: financial advisory, 160 hrs/month: 140 hrs/month during securities trading hrs., Start date: 09/30/2016, Description: financial planning services. securities, mutual funds and reits



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. Advisors Excel, Investment related, 2950 SW McClure Rd, Topeka KS 66614, Position: agent, Nature: fixed annuities and insurance, 2 hrs/month: 2 hrs/month during securities trading hours, Start date: 01/01/2009, description: agent for fixed annuities and fixed insurance products



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

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:	Individual
Employing firm when activities occurred which led to the complaint:	Kalos Capital, Inc.
Allegations:	BREACH OF FIDUCIARY DUTY, NEGLIGENCE, BREACH OF CONTRACT, FAILURE TO SUPERVISE
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Unspecified compensatory amount
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 #:	20-01694
Filing date of arbitration/CFTC reparation or civil litigation:	07/20/2020

Customer Complaint Information



Date Complaint Received: 08/27/2020
Complaint Pending? No
Status: Settled
Status Date: 01/18/2021
Settlement Amount: \$39,544.00
Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint:

Allegations: CHURNING; BRCH OF FIDUCIARY DT; UNAUTHORIZED TRADING; SUITABILITY

Product Type:

Alleged Damages: \$90,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #94-01615

Date Notice/Process Served: 06/21/1994

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/20/1997

Disposition Detail: CASE IS CLOSED, SETTLED
 ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CUSTOMER ASSERTED CLAIMS FOR NEGLIGENCE, FRAUD AND MISREPRESENTATION, MALPRACTICE, BREACH OF



CONTRACT, CONSPIRACY, CONVERSION, PROMISSORY ESTOPPEL, BREACH OF FIDUCIARY DUTY, CHURNING, VIOLATION OF THE MICHIGAN UNIFORM SECURITIES ACT, MCLA 451.501 ET SEQ., VIOLATION OF THE MICHIGAN CONSUMER PROTECTION ACT, MCLA 445.101 ET SEQ., AND FRAUDULENT CONCEALMENT. CUSTOMER SOUGHT \$90,000.00 OUT OF POCKET LOSS, INTEREST, COSTS, ATTORNEY FEES, PUNITIVE DAMAGES, ADDITIONAL DAMAGES AND RESCISION.

Product Type:

Alleged Damages: \$90,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 94-01615

Date Notice/Process Served: 06/21/1994

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/20/1997

Monetary Compensation Amount: \$60,000.00

Individual Contribution Amount: \$5,000.00

Firm Statement MR. ZIMCOSKY WAS COMPLETELY RELEASED OF ALL CLAIMS BY [CUSTOMER] AND DID NOT CONTRIBUTE TO THE SETTLEMENT. MR. ZIMCOSKY PAID \$5000.00 TO HIS FORMER BROKER/DEALER TO COVER HIS ERRORS AND OMISSIONS DEDUCTIBLE. NOT PROVIDED

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VESTAX SECURITIES

Allegations: COMPLAINT ALLEGED THAT I RECOMMENDED PARTNERSHIPS THAT WERE NOT SUITABLE. FRAUD/MISREPRESENTATION.

Product Type: Other

Other Product Type(s): REAL ESTATE PARTNERSHIP

Alleged Damages: \$90,000.00



Customer Complaint Information

Date Complaint Received: 06/21/1994
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 06/21/1994
Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 94-01615

Date Notice/Process Served: 06/21/1994

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/20/1997

Monetary Compensation Amount: \$60,000.00

Individual Contribution Amount: \$5,000.00

Broker Statement \$60,000 SETTLEMENT. NO FINES, NO PENALTIES, SUSPENSIONS OR RESTRICTIONS. I DID NOT CONTRIBUTE TO THE SETTLEMENT.
[CUSTOMER] PURCHASED MUTUAL FUNDS AND LIMITED PARTNERSHIPS UPON MY RECOMMENDATION IN MAY 1985. THE REAL ESTATE PARTNERSHIPS SUBSEQUENTLY DID POORLY AND LOST VALUE. HER COMPLAINT WAS TO RECOVER SOME OF THE LOSSES.



End of Report

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