

BrokerCheck Report

WILLIAM STEWART CARPENTER JR

CRD# 1157630

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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.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

**WILLIAM S. CARPENTER JR**

CRD# 1157630

Currently employed by and registered with the following Firm(s):

IA CENTAURUS FINANCIAL, INC.
 4000 EAGLE POINT CORPORATE DRIVE
 BIRMINGHAM, AL 35242
 CRD# 30833
 Registered with this firm since: 12/04/2008

B CENTAURUS FINANCIAL, INC.
 4000 EAGLE POINT CORPORATE DRIVE
 BIRMINGHAM, AL 35242
 CRD# 30833
 Registered with this firm since: 11/25/2008

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 8 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History**This broker was previously registered with the following securities firm(s):**

- IA INTERSECURITIES, INC.**
 CRD# 16164
 PHILADELPHIA, PA
 01/2005 - 12/2008
- B INTERSECURITIES, INC.**
 CRD# 16164
 BIRMINGHAM, AL
 11/2004 - 12/2008
- B CENTAURUS FINANCIAL, INC.**
 CRD# 30833
 ANAHEIM, CA
 09/2003 - 12/2004

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Criminal	1
Civil Event	1



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 8 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **CENTAURUS FINANCIAL, INC.**

Main Office Address: **2300 E. KATELLA AVENUE
SUITE #200
ANAHEIM, CA 92806**

Firm CRD#: **30833**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	11/25/2008
B	FINRA	General Securities Representative	Approved	11/25/2008

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	11/25/2008
IA	Alabama	Investment Adviser Representative	Approved	12/04/2008
B	Arkansas	Agent	Approved	01/12/2009
B	Florida	Agent	Approved	02/24/2009
IA	Florida	Investment Adviser Representative	Approved	01/13/2012
B	Georgia	Agent	Approved	02/18/2009
IA	Georgia	Investment Adviser Representative	Approved	02/14/2012
B	Kentucky	Agent	Approved	07/25/2014
B	Louisiana	Agent	Approved	09/22/2009
IA	Mississippi	Investment Adviser Representative	Approved	08/05/2019
B	Mississippi	Agent	Approved	10/30/2019

Broker Qualifications



Employment 1 of 1, continued

U.S. State/ Territory		Category	Status	Date
B	Tennessee	Agent	Approved	11/25/2008

Branch Office Locations

CENTAURUS FINANCIAL, INC.
4000 EAGLE POINT CORPORATE DRIVE
BIRMINGHAM, AL 35242



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	09/04/1990

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	11/17/1984

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	12/05/1984

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

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

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 01/2005 - 12/2008	INTERSECURITIES, INC.	16164	BIRMINGHAM, AL
B 11/2004 - 12/2008	INTERSECURITIES, INC.	16164	BIRMINGHAM, AL
B 09/2003 - 12/2004	CENTAURUS FINANCIAL, INC.	30833	ANAHEIM, CA
B 01/2002 - 09/2003	PROEQUITIES, INC.	15708	BIRMINGHAM, AL
B 10/1995 - 06/2000	REGIONS INVESTMENT COMPANY, INC.	17618	BIRMINGHAM, AL
B 05/1987 - 05/1995	UNIVERSAL SECURITIES CORPORATION	846	BIRMINGHAM, AL
B 08/1986 - 05/1987	STERNE, AGEE & LEACH, INC.	791	
B 11/1984 - 08/1986	JOHNSON, LANE, SPACE, SMITH & CO., INC.	472	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
11/2008 - Present	CENTAURUS FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	ORANGE, CA, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

EQUITRUST, NON-INVESTMENT RELATED, 4000 EAGLE POINT CORP. DRIVE, BIRMINGHAM, AL 35242, SALE OF FIXED INSURANCE AND/OR FIXED ANNUITIES, AGENT, SINCE 7/1/2013, DEVOTED TIME IS 3 HRS A MONTH, SALES.
CARPENTER FINANCIAL SERVICES, NON-INVESTMENT RELATED, 4000 EAGLE POINT CORPORATE DR., BIRMINGHAM, AL 35242, DBA FOR BRANDING PURPOSES ONLY, OWNER, SINCE 1/2/2007. AGENT, WESTERN RESERVE LIFE, 4000 EAGLE POINT CORPORATE DR.,

Registration and Employment History



Other Business Activities, continued

BIRMINGHAM, AL 35242. NON INVESTMENT RELATED SINCE 01/2005 AND I SPEND APPROX. ONE HOUR PER MONTH ON THIS ACTIVITY. FIXED & TERM LIFE INSURANCE SALES.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Criminal	0	1	0
Civil Event	1	0	0



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Court Details:	MUSCOGEE COUNTY, COLUMBUS, GEORGIA; EXACT DETAILS ARE NO LONGER AVAILABLE. COURT RECORDS DUE TO TIME ARE NO LONGER AVAILABLE.
Charge Date:	04/26/1985
Charge Details:	1) ONE COUNT - RETURNED CHECK (2) MISDEMEANOR (3) GUILTY (4) N/A
Felony?	No
Current Status:	Final
Status Date:	04/26/1985
Disposition Details:	A) CONVICTED (B) 4/26/85 (C) 30 DAYS UNSUPERVISED PROBATION (D) 30 DAYS (E) 4/26/85 (F) \$10 (G) 4/26/85
Broker Statement	I ACCIDENTLY WROTE A BAD CHECK IN APRIL 1985 FOR APPROXIMATELY \$35.00. MY REPAYMENT TO THE MERCHANT GOT TIED UP IN THE MAIL. CHARGES WERE FILED. I PLED GUILTY. THE JUDGE WAS SYMPATHETIC, HOWEVER, I WAS GIVEN 20 DAYS PROBATION AND HAD TO PAY \$10 COURT COSTS. IT WAS THE LIGHTEST SENTENCE UNDER THE LAW.



Civil - Pending

This type of disclosure event involves a pending civil court action that seeks an injunction in connection with any investment-related activity or alleges a violation of any investment-related statute or regulation.

Disclosure 1 of 1

Reporting Source:	Broker
Initiated By:	Glenda Lyvonne Estes Miles
Relief Sought:	Restitution
Date Court Action Filed:	11/02/2022
Product Type:	Annuity-Variable
Type of Court:	State Court
Name of Court:	Circuit Court of Marion County, Alabama
Location of Court:	Alabama
Docket/Case #:	49-CV-2022-900112.00
Employing firm when activity occurred which led to the action:	Centaurus Financial, Inc.
Allegations:	During the period May 2019 through 2021, an individual claiming to hold a beneficial interest in an annuity alleges that the Registered Representative failed to ensure that an Annuity Service Request Form was properly completed, executed, delivered and/or ultimately effectuated by the annuity company resulting in the annuity company paying out the beneficiary proceeds to the wrong individual.
Current Status:	Pending
Limitations or Restrictions in Effect During Appeal:	None.
Broker Statement	I vehemently deny any wrongdoing and assert that the allegations are completely without merit. The annuity company declined to change the beneficiary of the annuity because the customer printed rather than signed his name on the Annuity Service Request Form. The annuity company notified the customer that it would not accept his request to change the beneficiary without his actual signature. The customer did not take the action requested by the annuity company, and the beneficiary of the annuity was never changed. This matter is between the beneficiary and the annuity company over a situation to which I had no control nor should I be involved with. At all times, I put the customer's interests first and I will vigorously defend this matter to the fullest extent of the law.

End of Report



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