

## BrokerCheck Report

**MICHAEL Daniel SENKIER**

CRD# 2428843

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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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**MICHAEL D. SENKIER**

CRD# 2428843

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

- B W&S BROKERAGE SERVICES, INC.**  
 7400 CARMEL EXECUTIVE PARK DR  
 SUITE 110  
 CHARLOTTE, NC 28226  
 CRD# 8099  
 Registered with this firm since: 08/19/2024

**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
- 2 U.S. states and territories

**This broker has passed:**

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

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

- B SUPREME ALLIANCE LLC**  
 CRD# 45348  
 CHARLOTTE, NC  
 01/2022 - 11/2023
- B ONEAMERICA SECURITIES, INC.**  
 CRD# 4173  
 INDIANAPOLIS, IN  
 02/2017 - 01/2020
- B MERCAP SECURITIES, LLC**  
 CRD# 156607  
 FORT WAYNE, IN  
 09/2013 - 11/2016

**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? **No**



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 2 U.S. states and territories through his or her employer.**

Employment 1 of 1

Firm Name: **W&S BROKERAGE SERVICES, INC.**  
Main Office Address: **400 BROADWAY  
CINCINNATI, OH 45202**  
Firm CRD#: **8099**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	08/19/2024
B	FINRA	Investment Co./Variable Contracts Prin	Approved	08/19/2024

	U.S. State/ Territory	Category	Status	Date
B	North Carolina	Agent	Approved	08/19/2024
B	South Carolina	Agent	Approved	08/19/2024

Branch Office Locations

**W&S BROKERAGE SERVICES, INC.**  
7400 CARMEL EXECUTIVE PARK DR  
SUITE 110  
CHARLOTTE, NC 28226



## 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, 3 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> Investment Company Products/Variable Contracts Principal Examination	Series 26	08/16/2012

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> Direct Participation Programs Representative Examination	Series 22	09/09/2004
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	07/21/1994

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	04/26/2002
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	10/03/1994

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/](http://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
<b>B</b> 01/2022 - 11/2023	SUPREME ALLIANCE LLC	45348	CHARLOTTE, NC
<b>B</b> 02/2017 - 01/2020	ONEAMERICA SECURITIES, INC.	4173	INDIANAPOLIS, IN
<b>B</b> 09/2013 - 11/2016	MERCAP SECURITIES, LLC	156607	FORT WAYNE, IN
<b>B</b> 09/2006 - 06/2013	LINCOLN FINANCIAL DISTRIBUTORS, INC.	145	VERNON HILLS, IL
<b>B</b> 06/2005 - 08/2006	USALLIANZ SECURITIES, INC.	40875	MINNEAPOLIS, MN
<b>B</b> 07/2004 - 02/2005	ANTHEM SECURITIES, INC.	42420	PITTSBURGH, PA
<b>B</b> 10/2004 - 01/2005	BRYAN FUNDING, INC.	11899	CANONSBURG, PA
<b>B</b> 02/2004 - 07/2004	IFMG SECURITIES, INC.	14416	PURCHASE, NY
<b>B</b> 06/2002 - 10/2003	GUARDIAN INVESTOR SERVICES LLC	6635	NEW YORK, NY
<b>B</b> 08/2000 - 12/2001	USALLIANZ INVESTOR SERVICES, LLC	612	MINNEAPOLIS, MN
<b>B</b> 07/1994 - 07/2000	NYLIFE DISTRIBUTORS INC.	35350	JERSEY CITY, NJ

### 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
08/2024 - Present	W&S Brokerage Services, Inc.	Registered Representative	Y	Charloote, NC, United States
08/2024 - Present	Western & Southern Life	Agent	N	Charlotte, NC, United States
01/2013 - 08/2024	Senkier Financial Group, LLC	CEO/Owner	N	Indian Land, SC, United States
01/2022 - 11/2023	Supreme Alliance LLC	Registered Representative	Y	Charlotte, NC, United States



## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
03/2020 - 01/2023	Velocity Properties	Broker/Realtor NC/SC	N	Charlotte, NC, United States
09/2020 - 09/2021	Wealthvest	Regional Sales Director	N	Indian Land, SC, United States
03/2020 - 09/2020	Lancaster County Sheriff Dept	Sheriff Deputy	N	Lancaster, SC, United States
02/2017 - 01/2020	OneAmerica Securities	Registered Rep	Y	Mickleton, NJ, United States
01/2017 - 01/2020	American United Life	Regional Sales Director	N	Mickleton, NJ, United States
09/2013 - 11/2016	MERCAP SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	PAOLI, PA, United States
05/2013 - 11/2016	Ash Brokerage	Regional Vice President	N	Mickleton, NJ, 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.

Western Southern Life - No - Charlotte, NC, Full Time Agency Manager/// Senkier Financial Group LLC, Indian Land SC, Owner, buys sells and managers real estate, Not securities related, Fees & Rent/// North Group Real Estate, Cornelius NC, Real Estate Broker, Not securities related, License held here, Fee/// US Soccer Federation, Referee, Not securities related, paid fee per game/// Deep River Villas HOA, High Point NC, President, Not securities related, No compensation///



## End of Report



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