

BrokerCheck Report

CHARLES FREDERICK MARQUES

CRD# 4711890

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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.

CHARLES F. MARQUES

CRD# 4711890

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

B **LPL FINANCIAL LLC**
CRD# 6413
WESTON, FL
07/2016 - 10/2024

B **INVEST FINANCIAL CORPORATION**
CRD# 12984
STUART, FL
05/2014 - 07/2016

B **CUSO FINANCIAL SERVICES, L.P.**
CRD# 42132
PALM BEACH GARDENS, FL
07/2013 - 05/2014

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
Customer Dispute	8
Termination	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

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 broker is not currently registered.

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 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	06/17/2013

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	10/08/2014

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
B 07/2016 - 10/2024	LPL FINANCIAL LLC	6413	WESTON, FL
B 05/2014 - 07/2016	INVEST FINANCIAL CORPORATION	12984	STUART, FL
B 07/2013 - 05/2014	CUSO FINANCIAL SERVICES, L.P.	42132	PALM BEACH GARDENS, FL
B 06/2013 - 07/2013	PRINCOR FINANCIAL SERVICES CORPORATION	1137	MIRAMAR, FL
B 04/2006 - 12/2007	IFMG SECURITIES, INC.	14416	DEERFIELD BEACH, FL
B 08/2005 - 10/2005	CITICORP INVESTMENT SERVICES	23988	LONG ISLAND CITY, NY
B 11/2003 - 06/2005	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
B 11/2003 - 06/2005	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

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
09/2024 - Present	Aegis Capital Corp.	Registered Representative, Investment Advisor Representative	Y	Davie, FL, United States
07/2016 - 09/2024	LPL Financial LLC	Registered Representative	Y	Jupiter, FL, United States
05/2014 - 07/2016	INVEST FINANCIAL CORPORATION	REGISTERED REP	Y	Tampa, FL, United States
04/2014 - 07/2016	SEACOAST NATIONAL BANK	Bank Employee	Y	STUART, FL, United States

Registration and Employment History



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.

1) ACC AGENCY, INC., 1305 WALT WHITMAN RD. STE 120, MELVILLE, NY 11747; INVESTMENT-RELATED; PRODUCER/AGENT, GENERAL INSURANCE AGENCY; START DATE: 04/03/2025; 5-10 HOURS PER MONTH DEVOTED TO ACTIVITY; 5-10 HOURS PER MONTH DURING SECURITIES TRADING HOURS.

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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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
Customer Dispute	0	8	N/A
Termination	N/A	1	N/A



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.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 8

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL Financial LLC
Allegations:	Customer alleges Rep promised 11% return on a 7-yr market-linked CD that returned less than stated interest at maturity on 10/31/2025.
Product Type:	CD
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	over \$5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received: 11/14/2025

Complaint Pending? No

Status: Denied



Status Date: 12/12/2025

Settlement Amount:

Individual Contribution Amount:

Firm Statement Allegations determined to be unsubstantiated and denied.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL LLC

Allegations: Customer alleges Rep promised 11% return on a 7-yr market-linked CD that returned less than stated interest at maturity on 10/31/2025.

Product Type: CD

Alleged Damages: \$0.00

Alleged Damages Amount Over \$5,000
Explanation (if amount not exact):

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 11/14/2025

Complaint Pending? No

Status: Denied

Status Date: 12/12/2025

Settlement Amount:

Individual Contribution Amount:

Broker Statement Allegations determined to be unsubstantiated and denied.



Disclosure 2 of 8

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL Financial LLC
Allegations:	Customer alleges Rep promised 11% return on a 7-yr market-linked CD that matured 7/31/25 returning less than stated interest.
Product Type:	CD
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	over \$5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	11/13/2025
Complaint Pending?	No
Status:	Denied
Status Date:	12/12/2025

Settlement Amount:

Individual Contribution Amount:

Firm Statement Allegations determined to be unsubstantiated and denied.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC



Allegations:	Customer alleges Rep promised 11% return on a 7-yr market-linked CD that matured 7/31/25 returning less than stated interest.
Product Type:	CD
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Over \$5,000
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	11/13/2025
Complaint Pending?	No
Status:	Denied
Status Date:	12/12/2025
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	Allegations determined to be unsubstantiated and denied.

Disclosure 3 of 8

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Customer alleges unsuitability and failure to explain investments.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00



Alleged Damages Amount	Unspecified but unable to conclude under \$5,000
Explanation (if amount not exact):	
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received: 05/03/2022

Complaint Pending? No

Status: Denied

Status Date: 06/13/2022

Settlement Amount:

Individual Contribution Amount:

Broker Statement The complaint was determined to be without merit and denied.

Disclosure 4 of 8

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: INVEST Financial Corporation

Allegations: Clients allege rep encouraged them to invest in products which they felt had a high degree of risk given the client's moderate risk tolerance. Clients now find that they have lost money and requested an explanation.

Product Type: Real Estate Security

Alleged Damages: \$18,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No



Customer Complaint Information

Date Complaint Received: 08/22/2016

Complaint Pending? No

Status: Denied

Status Date: 09/12/2016

Settlement Amount:

Individual Contribution

Amount:

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: INVEST FINANCIAL CORPORATION

Allegations: CLIENTS ALLEGE REP ENCOURAGED THEM TO INVEST IN PRODUCTS WHICH THEY FELT HAD A HIGH DEGREE OF RISK GIVEN THE CLIENT'S MODERATE RISK TOLERANCE. CLIENTS NOW FIND THAT THEY HAVE LOST MONEY AND REQUESTED AN EXPLANATION.

Product Type: Real Estate Security

Alleged Damages: \$18,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 08/22/2016

Complaint Pending? No

Status: Denied

Status Date: 09/12/2016

Settlement Amount:

Individual Contribution

Amount:



Disclosure 5 of 8

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	INVEST Financial Corporation
Allegations:	Client alleges misrepresentation and unauthorized trading.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	More than \$5000.00 would be determined at the time of surrender.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	08/23/2016
Complaint Pending?	No
Status:	Denied
Status Date:	09/27/2016
Settlement Amount:	

Individual Contribution Amount:

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	INVEST FINANCIAL CORPORATION
Allegations:	CLIENT ALLEGES MISREPRESENTATION AND UNAUTHORIZED TRADING.
Product Type:	Annuity-Variable



Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	MORE THAN \$5,000 WOULD BE DETERMINED AT THE TIME OF SURRENDER.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received: 08/23/2016

Complaint Pending? No

Status: Denied

Status Date: 09/27/2016

Settlement Amount:

Individual Contribution Amount:

Disclosure 6 of 8

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: INVEST Financial Corporation

Allegations: Daughter claims her mother was advised to purchase unsuitable, high risk investments.

Product Type: Mutual Fund

Alleged Damages: \$13,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information



Date Complaint Received: 04/07/2016

Complaint Pending? No

Status: Denied

Status Date: 05/02/2016

Settlement Amount:

Individual Contribution Amount:

Disclosure 7 of 8

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: IFMG SECURITIES, INC.

Allegations: THE CUSTOMER ALLEGED THAT THE BENEFITS SHE WAS TO RECEIVE IN CONNECTION WITH HER PURCHASE OF A VARIABLE ANNUITY, AS EXPLAINED TO HER BY THE FA AT THE TIME OF THE PURCHASE, CONFLICTS WITH THE BENEFIT INFORMATION PROVIDED TO HER SUBSEQUENTLY BY THE INSURANCE COMPANY. ALLEGED DAMAGES NOT SPECIFIED, BUT REASONABLY BELIEVED TO BE IN EXCESS OF \$5,000.

Product Type: Annuity-Variable

Alleged Damages: \$5,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 12/04/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 04/22/2013

Settlement Amount:

**Individual Contribution****Amount:****Disclosure 8 of 8****Reporting Source:** Firm**Employing firm when activities occurred which led to the complaint:** IFMG SECURITIES, INC.**Allegations:** ON MARCH 10, 2008 CUSTOMER STATES THE SALE WAS NOT SUITABLE. THE CLIENT WAS NOT PROVIDED WITH A PROSPECTUS. THE SALE WAS NOT APPROPRIATE FOR CLIENT GIVEN HIS AGE.**Product Type:** Annuity(ies) - Variable**Alleged Damages:** \$5,000.00**Customer Complaint Information****Date Complaint Received:** 03/10/2008**Complaint Pending?** No**Status:** Denied**Status Date:** 04/09/2008**Settlement Amount:****Individual Contribution****Amount:**



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Employer Name: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 10/08/2024
Allegations: Submitted account documents on behalf of foreign customers using another customer's domestic address.

Product Type: No Product

Reporting Source: Broker
Employer Name: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 10/08/2024
Allegations: Submitted account documents on behalf of foreign customers using another customer's domestic address.
Product Type: No Product

End of Report



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