IAPD Report

JEFF SCOTT CRAWFORD

CRD# 1535345

Section Title | **Page(s)**

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

JEFF SCOTT CRAWFORD (CRD# 1535345)

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 **06/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	HBW ADVISORY SERVICES LLC	CRD# 143665	09/17/2012

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	CETERA INVESTMENT ADVISERS LLC	105644	BOISE, ID	06/29/2023 - 12/05/2023
B	CETERA ADVISOR NETWORKS LLC	13572	BOISE, ID	06/26/2017 - 12/05/2023
IA	CETERA ADVISOR NETWORKS LLC	13572	BOISE, ID	06/26/2017 - 06/29/2023

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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **HBW ADVISORY SERVICES LLC**

Main Address: 2655 1ST STREET
SUITE 250
SIMI VALLEY, CA 93065

Firm ID#: 143665

	Regulator	Registration	Status	Date
IA	Idaho	Investment Adviser Representative	Approved	10/07/2019
IA	Louisiana	Investment Adviser Representative	Approved	01/24/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	04/16/2020

Branch Office Locations

HBW ADVISORY SERVICES LLC
5520 NORTH EAGLE ROAD
SUITE 101
BOISE, ID 83713

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/20/1989

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/16/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/12/2012
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/28/2006

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	06/29/2023 - 12/05/2023	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	BOISE, ID
B	06/26/2017 - 12/05/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BOISE, ID
IA	06/26/2017 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BOISE, ID
B	01/11/2006 - 07/24/2017	HBW SECURITIES LLC	CRD# 136959	CHICO, CA
B	05/26/2004 - 12/31/2005	AMERICAN GENERAL SECURITIES INCORPORATED	CRD# 13626	HOUSTON, TX
B	10/19/1987 - 05/26/2004	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA

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
01/2013 - Present	HBW CRAWFORD & ASSOCIATES, INC.	OWNER/EMPLOYEE	Y	CHICO, CA, United States
09/2012 - Present	HBW ADVISORY SERVICES LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SIMI VALLEY, CA, United States
01/2006 - Present	HBW CRAWFORD & ASSOCIATES	OWNER	Y	UNKNOWN, CA, United States
05/2004 - Present	HBW INSURANCE & FINANCIAL SERVICES, INC.	INSURANCE AGENT	N	SIMI VALLEY, CA, United States
04/2004 - Present	CRAWFORD & ASSOCIATES FINANCIAL SERVICES	OWNER	Y	CHICO, CA, United States
06/2023 - 11/2023	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
06/2017 - 11/2023	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
01/2006 - 06/2017	HBW SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	SIMI VALLEY, CA, United States

Registration & Employment History

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.NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FIXED INSURANCE
APX NUMBER OF HOURS PER WEEK: VARIES
APX NUMBER OF HOURS DURING TRADING HOURS: VARIES
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT
BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, AND ANNUITIES
2.NAME OF OTHER BUSINESS: HBW PARTNERS
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: INSURANCE AND FINANCIAL SERVICES
START DATE: 05/2004
POSITION/TITLE/RELATIONSHIP: REGISTERED REPRESENTATIVE
APX NUMBER OF HOURS PER WEEK: 20
APX NUMBER OF HOURS DURING TRADING HOURS: 20
BRIEF DESCRIPTION OF DUTIES: DBA NAME FOR SECURITIES BUSINESS
3.NAME OF OTHER BUSINESS: HBW CRAWFORD & ASSOCIATES, INC.
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: INSURANCE, FINANCIAL SERVICES, REFER TRUST AND WILL SERVICES THROUGH ENCORE ESTATE PLANS
START DATE: 01/2006
POSITION/TITLE/RELATIONSHIP: PRESIDENT & CEO
APX NUMBER OF HOURS PER WEEK: 30
APX NUMBER OF HOURS DURING TRADING HOURS: 30
BRIEF DESCRIPTION OF DUTIES: PROVIDING FINANCIAL GUIDANCE TO CLIENTS
4. NAME OF OTHER BUSINESS: MARKETPRO REAL ESTATE SERVICES, LLC;
INVESTMENT RELATED: NO;
ADDRESS: 1099 SOUTH WELLS MERIDIAN, ID 83642;
NATURE OF BUSINESS: REAL ESTATE REFERRAL TRANSACTIONS;
START DATE: 11/2021;
APX NUMBER OF HOURS PER WEEK: 2;
APX NUMBER OF HOURS DURING TRADING HOURS: 2;
BRIEF DESCRIPTION OF DUTIES: REAL ESTATE LICENSED TO HELP CLIENTS BUY OR SELL PROPERTIES, DONE ON A REFERRAL BASIS;
6/2026 - EAGLE WEALTH SOLUTIONS, INVESTMENT ADVISOR REPRESENTATIVE/CO-OWNER, FINANCIAL PLANNING AND INVESTMENT SERVICES

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: Firm

Employing firm when activities occurred which led to the complaint: PFS INVESTMENTS, INC.

Allegations: [CUSTOMER] ALLEGED THAT [OTHER FIRM EMPLOYEE] FALSIFIED TO OBTAIN PFS INVESTMENTS ACCOUNTS INCLUDING AN IRA ON [CUSTOMER'S] BEHALF. [CUSTOMER] ALLEGED THAT CRAWFORD FALSIFIED APPLICATIONS TO OBTAIN PFS INVESTMENTS ACCOUNTS INCLUDING AN IRA ON [CUSTOMER'S] BEHALF.

Product Type: Mutual Fund(s)

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 09/09/2005

Complaint Pending? No

Status: Denied

Status Date: 10/05/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement WHILE [CUSTOMER] ALLEGED THAT FALSIFIED APPLICATIONS WERE SUBMITTED, HE CLAIMED OWNERSHIP OF THE ACCOUNTS AND TRANSFERRED THE ACCOUNTS TO ANOTHER BROKER DEALER.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PFS INVESTMENTS, INC.
Allegations:	CUSTOMER ALLEGES THAT RR CRAWFORD, AMONG OTHERS, FALSIFIED APPLICATIONS TO OBTAIN PFS INVESTMENTS ACCOUNTS INCLUDING AN IRA ON [CUSTOMER'S] BEHALF.
Product Type:	Mutual Fund(s)
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	09/21/2005
Complaint Pending?	No
Status:	Denied
Status Date:	10/05/2005
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	WHILE [CUSTOMER] ALLEGED THAT FALSIFIED APPLICATIONS WERE SUBMITTED, HE CLAIMED OWNERSHIP OF THE ACCOUNTS AND TRANSFERRED THE ACCOUNTS TO ANOTHER BROKER/DEALER. 10-11-05: THE ACCOUNTS THAT [CUSTOMER] IS REFERRING TO WERE ESTABLISHED 6 YEARS AGO BY A DOWNLINE SERIES 26 LICENSED REGISTERED REP OUT OF HIS OWN OFFICE. I HAVE NEVER MET [CUSTOMER] NOR HAVE I PARTICIPATED IN ANY WAY IN THE ESTABLISHING OF HIS ACCOUNTS! WHEN [OTHER FIRM EMPLOYEE] VOLUNTARILY RESIGNED FROM PFS INVESTMENTS HIS FILES WERE DELIVERED TO MY OFFICE FOR ON GOING SERVICING AND THAT IS THE ONLY REASON I HAD [CUSTOMER'S] FILES. WHEN [CUSTOMER] CONTACTED ME IN JANUARY 2004 IN AN EFFORT TO REACH [OTHER FIRM EMPLOYEE], I TOLD HIM HE HAD RESIGNED AND I WOULD DO EVERYTHING I COULD TO HELP HIM OBTAIN HIS ENTIRE ACCOUNT HISTORY AND FIND OUT WHO WAS MAKING (WHAT HE STATED WERE) UNAUTHORIZED WITHDRAWS FROM HIS ACCOUNTS. HE SAID THAT HE THOUGHT IT WAS HIS EX-WIFE AND EX-SECRETARY, [THIRD PARTY]. I THEN TURNED THIS OVER TO MY THEN B/D PFSI AND THEY TOLD ME TO REFER [CUSTOMER] TO THEM AND FOR ME TO STAY OUT OF IT FROM THAT POINT FORWARD. AS OF THIS DATE 10-11-05 PFS INVESTMENTS INC. HAS NOT PROVIDED ME WITH A COPY OF [CUSTOMER'S] COMPLAINT AGAINST ME NOR HAVE THEY PROVIDED ME WITH AN UPDATED U5 REFLECTING THESE ACCUSATIONS OR AMENDMENTS. I HAVE KNOWLEDGE THAT PFSI HAS DENIED [CUSTOMER'S] REQUEST FOR COMPENSATION AND FURTHERMORE, I BELIEVE THAT THE ONLY REASON HE HAS NAMED ME IN HIS COMPLAINT IS AN ATTEMPT TO ADD MORE PEOPLE TO HIS COMPLAINT TO POSSIBLY INCREASE HIS CHANCE FOR COMPENSATION. AGAIN, I HAVE NEVER MET [CUSTOMER] NOR HAVE I EVER SEEN HIS APPLICATIONS UNTIL 5 YEARS AFTER THEY WERE SET UP AND HE CONTACTED ME TO REACH [OTHER FIRM EMPLOYEE].

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PFS INVESTMENTS,INC
Allegations:	THE CLIENT ALLEGED I MADE INAPPORIATE INVESTMENT RECOMMENDATION AND HE SUFFERED MARKET LOSSES.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$21,147.00

Customer Complaint Information

Date Complaint Received:	10/29/2002
Complaint Pending?	No
Status:	Withdrawn
Status Date:	10/31/2002
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I MET WITH THE CLIENT AND REVIEWED HOW THE INVESTMENTS HE PURCHASED FIT THE OBJECTIVES HE HAD DESCRIBED TO ME. THE CLIENT DECIDED TO REALLOCATE HIS INVESMENT AND WITHDRAW HIS COMPLAINT. THE FIRM CONFIRMED THE CLIENT WISHED TO WITHDRAW THE COMPLAINT AND CLOSED THE INVESTIGATION.

End of Report

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