IAPD Report

GREGORY KENT BOWSER

CRD# 1581343

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

GREGORY KENT BOWSER (CRD# 1581343)

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 **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SAFE HARBOR RETIREMENT PLANNERS	CRD# 110803	01/01/1999

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **5** 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
B	ONEAMERICA SECURITIES, INC.	4173	INDIANAPOLIS, IN	01/12/2000 - 08/29/2003
B	AMERICAN UNITED LIFE INSURANCE COMPANY	1075	INDIANAPOLIS, IN	01/12/2000 - 12/17/2001
B	H. BECK, INC.	1763	ROCKVILLE, MD	07/09/1999 - 01/10/2000

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
Regulatory Event	2
Investigation	1
Customer Dispute	1

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

Employment 1 of 1

Firm Name: **SAFE HARBOR RETIREMENT PLANNERS**

Main Address: ABINGDON, MD

Firm ID#: 110803

	Regulator	Registration	Status	Date
IA	Delaware	Investment Adviser Representative	Approved	01/26/2022
IA	Florida	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
IA	Maryland	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
IA	New Jersey	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026
IA	Pennsylvania	Investment Adviser Representative	Approved	01/03/2018

Branch Office Locations

SAFE HARBOR RETIREMENT PLANNERS
ABINGDON, MD

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

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7)	Series 7	08/25/1994
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/17/1986

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/16/1994
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/17/1993

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
B	01/12/2000 - 08/29/2003	ONEAMERICA SECURITIES, INC.	CRD# 4173	INDIANAPOLIS, IN
B	01/12/2000 - 12/17/2001	AMERICAN UNITED LIFE INSURANCE COMPANY	CRD# 1075	INDIANAPOLIS, IN
B	07/09/1999 - 01/10/2000	H. BECK, INC.	CRD# 1763	ROCKVILLE, MD
B	11/19/1992 - 08/20/1999	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	05/08/1992 - 11/19/1992	H. BECK, INC.	CRD# 1763	ROCKVILLE, MD
B	01/06/1992 - 05/12/1992	CHUBB SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	03/15/1989 - 01/09/1992	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	06/06/1988 - 02/08/1989	SOUTHMARK FINANCIAL SERVICES, INC.	CRD# 6518	
B	11/18/1986 - 06/08/1988	PRUCO SECURITIES CORPORATION	CRD# 5685	

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
12/2025 - Present	Cruisin the Bay Tours LLC	Owner/Vice President/Boat Captain	N	Abingdon, MD, United States
06/1997 - Present	ASSET MANAGEMENT SERVICES, INC.	CEO/INVESTMENT ADVISOR REPRESENTATIVE	Y	Abingdon, MD, United States
02/2007 - 04/2021	SAFE HARBOR FINANCIAL GROUP LLC	INSURANCE AGENT	Y	ABINGDON, MD, 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) Cruisin the Bay Tours LLC; Not Investment Related; Owner/Vice President/Boat Captain; Captaining tours on boat on weekends; Started 12/20025; Approximately 20 hours per month spent; Approximately 2 hours spent during securities trading

Registration & Employment History

OTHER BUSINESS ACTIVITIES

hours per month.

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
Regulatory Event	2
Customer Dispute	1
Investigation	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	MARYLAND
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	INDEPENDENT CONSULTANT TO REVIEW POLICIES AND PROCEDURES AND IMPLEMENTATION.
Date Initiated:	08/08/2003
Docket/Case Number:	2003-0598
Employing firm when activity occurred which led to the regulatory action:	ASSET MANAGEMENT SERVICES, INC.
Product Type:	Other
Other Product Type(s):	PROMISSORY NOTES AND STOCK
Allegations:	BOWSER FORMED A CHARITY AND SOLD A CLIENT PROMISSORY NOTES ISSUED BY THE CHARITY. HE ALSO SOLD A CLIENT INTERESTS IN HIS INVESTMENT ADVISORY BUSINESS WITHOUT DISCLOSE ALL THE RISKS OF THE INVESTMENT
Current Status:	Final
Resolution:	Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	10/04/2007
Sanctions Ordered:	Cease and Desist/Injunction Monetary/Fine $125,000.00
Other Sanctions Ordered:	REQUIRED TO HIRE INDEPENDENT CONSULTANT TO REVIEW POLICIES AND PROCEDURES AND IMPLEMENTATION.
Sanction Details:	REQUIRED TO CEASE AND DESIST VIOLATING THE MARYLAND SECURITIES ACT. FINE WAIVED IN LIGHT OF RESTITUTION.

Reporting Source:	Individual
Regulatory Action Initiated By:	SECURITIES COMMISSIONER OF MARYLAND
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	ORDER TO SHOW CAUSE
Date Initiated:	08/08/2003
Docket/Case Number:	2003-0598
Employing firm when activity occurred which led to the regulatory action:	ASSET MANAGEMENT SERVICES, INC.
Product Type:	Other
Other Product Type(s):	PROMISSORY NOTES; CORPORATE STOCK.
Allegations:	IT IS ALLEGED THAT GREGORY K. BOWSER AND ASSTE MANAGEMENT SERVICES, INC. ENGAGED IN ACTS OR PRACITCES WHICH CONSITUTE VIOLATIONS OF SECTIONS 11-301, 11-302 AND 11-501 OF THE SECURITIES ACT, COMAR 02.02.05.03 AND VIOLATED THE PROVISIONS OF A PREVIOUS CONSENT ORDER ISSUED JULY 23, 2001.
Current Status:	Pending

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	STATE OF MARYLAND
Sanction(s) Sought:	Disgorgement
Other Sanction(s) Sought:	
Date Initiated:	07/23/2001
Docket/Case Number:	2001-0419

Employing firm when activity occurred which led to the regulatory action:	AUL EQUITY SALES CORP.
Product Type:	No Product
Other Product Type(s):	
Allegations:	BOWSER BORROWED OVER $350,000 FROM A CLIENT.
Current Status:	Final
Resolution:	Consent
Resolution Date:	07/23/2001
Sanctions Ordered:	Monetary/Fine $53,000.00
Other Sanctions Ordered:	HIRE OUTSIDE CONSULTANT FOR TWO YEARS TO REPORT TO THE DIVISION.
Sanction Details:	RETURN COMMISSION OF $53,000 TO FIVE INVESTORS OVER A YEAR AND A HALF.
Regulator Statement	RETURN COMMISSION OF $53,000 TO FIVE INVESTORS OVER A YEAR AND A HALF.

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF MARYLAND SECURITIES DIVISION
Sanction(s) Sought:	Restitution
Other Sanction(s) Sought:	RESTITUTION IN THE AMOUNT OF $53,000. CEASE AND DESIST FROM BORROWING MONEY FROM CLIENTS; RETAIN INDEPENDANT CONSULTATION TO AUDIT BOOKS AND RECORDS RELATING TO ADVISORY AND BROKERAGE ACTIVITIES ON A QUARTERLY BASIS FOR TWO YEARS.
Date Initiated:	04/14/2000
Docket/Case Number:	2001-0419
Employing firm when activity occurred which led to the regulatory action:	BOWSER, SANFILIPPO & ASSOCIATES, LTD.
Product Type:	Other
Other Product Type(s):	N/A
Allegations:	MARYLAND SECURITIES DIVISION ALLEGED THAT MR. BOWSER BORROWED MONEY FROM A CLIENT WHO WAS NOT A BROKER DEALER, AN AFFILIATE OF BOWSER, SANFILIPPO, & ASSOCIATES, LTD., OR A FINANCIAL INSTITUTION ENGAGED IN THE BUSINESS OF LEADING FUNDS OR SECURITIES.
Current Status:	Final
Resolution:	Consent
Resolution Date:	07/09/2001
Sanctions Ordered:	Disgorgement/Restitution

Other Sanctions Ordered:	BOOKS AND RECORDS AUDITED FOR COMPLIANCE FOR TWO YEARS ON A QUARTERLY BASIS. PROVIDE A WRITTEN REPORT TO THE MARYLAND SECURITIES DIVISION OF ANY CUSTOMER COMPLAINT WITHIN ONE WEEK OF RECEIPT OF SUCH COMPLAINT. MR. BOWSER WAS ALSO MENTIONED IN THE ORDER WHEREBY HE HAD TO MAKE RESTITION TO CLIENTS FOR ACTS RELATING TO THE SALE OF VIATICALS.
Sanction Details:	SEE 12B
Broker Statement	WITHOUT ADMITTING OR DENYING GUILT, MR. BOWSER CONSENTED TO REGULATORY ORDER WHEREBY HE AGREED NOT TO BORROW MONEY FROM CLIENTS. HE ALSO AGREED TO HAVE HIS BOOKS AND RECORDS AUDITED FOR COMPLIANCE FOR TWO YEARS ON A QUARTERLY BASIS FROM THE DATE THE ORDER ENTERED INTO. HE MUST ALSO PROVIDE A WRITTEN REPORT TO THE MARYLAND SECURITIES DIVISION OF ANY CUSTOMER COMPLAINT WITHIN ONE WEEK OF RECEIPT OF SUCH COMPLAINT FOR UP TO TWO YEARS FROM THE DATE THE ORDER WAS ENTERED INTO. MR BOWSER WAS ALSO MENTIONED IN THE ORDER WHEREBY HE HAD TO MAKE RESTITUTION TO CLIENTS FOR ACTS RELATING TO THE SALE OF VIATICALS. HOWEVER, MR. BOWSER DID NOT SELL ANY VIATICALS TO ANY OF HIS CLIENTS BUT WAS NAMED IN THE ORDER WITH THE INDIVIDUAL WHO WAS RESPONSIBLE FOR SELLING THE VIATICALS IN QUESTION.

Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

Disclosure 1 of 1

Reporting Source:	Firm
Initiated By:	STATE OF MARYLAND SECURITIES DIVISION
Notice Date:	08/12/2003
Details:	ISSUED A SUBPAENA IN AN INVESTIGATION INTO POSSIBLE VIOLATIONS OF THE MARYLAND SECURITIES ACT.

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ONEAMERICA SECURITIES, INC.
Allegations:	LAWSUIT ALLEGES FRAUD, MISREPRESENTATION, BREACH OF FIDUCIARY DUTY, VIOLATION OF MARYLAND SECURITIES ACT, AND NEGLIGENCE IN THE HANDLING OF [CUSTOMER]'S INVESTMENTS.
Product Type:	Other
Other Product Type(s):	ANNUITIES, LOANS, AND REIT'S
Alleged Damages:	$1,000,000.00

Customer Complaint Information

Date Complaint Received:	10/01/2004
Complaint Pending?	No
Status:	Litigation
Status Date:	10/01/2004
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	BALTIMORE COUNTY CIRCUIT COURT, BALTIMORE, MD CASE NO. 03-C-04-009501
Date Notice/Process Served:	10/01/2004
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	06/09/2006
Monetary Compensation Amount:	$125,000.00
Individual Contribution Amount:	$0.00
Firm Statement	LIFE SAVERS CHARITY REPOAID A LOAN TO [CUSTOMER] AS PREVIOUSLY AGREE AND SETTLED THE LAWSUIT.

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	ONEAMERICA SECURITIES, INC.
Allegations:	LAWSUIT ALLEGES FRAUD, MISREPRESENTATION, BREACH OF FIDUCIARY DUTY VIOLATION OF MARYLAND SECURITIES ACT, AND NEGLIGENCE IN THE HANDLING OF [CUSTOMER]'S INVESTMENTS.
Product Type:	Other
Other Product Type(s):	ANNUITIES, LOANS, AND REIT'S
Alleged Damages:	$1,000,000.00

Customer Complaint Information

Date Complaint Received:	10/01/2004
Complaint Pending?	No
Status:	Litigation
Status Date:	10/01/2004
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	BALTIMORE COUNTY CIRCUIT COURT, BALTIMORE, MD CASE NO. 03-C-04-009501
Date Notice/Process Served:	10/01/2004
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	06/09/2006
Monetary Compensation Amount:	$220,000.00
Individual Contribution Amount:	$170,000.00
Broker Statement	THERE WERE FIVE PARITES SUED, AND THE TOTAL FOR ALL PARTIES INVOLVED TO SETTLE WAS $220,000. LIFE SAVERS CHARITY REPAID A LOAN TO [CUSTOMER] AS PREVIOUSLY AGREE AND SETTLED THE LAWSUIT.

End of Report

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