



IAPD Report

LAWRENCE WILTON WARREN

CRD# 1694288

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Please contact FINRA with any concerns.



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

LAWRENCE WILTON WARREN (CRD# 1694288)

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 **02/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CREATIVE PLANNING	CRD# 105348	03/28/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	KEYSTONE WEALTH PARTNERS LLC	171811	Bismarck, ND	11/14/2018 - 06/29/2022
IA	BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.	13609	BISMARCK, ND	01/21/2010 - 11/09/2018
B	BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.	13609	BISMARCK, ND	10/10/1994 - 11/09/2018

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
Customer Dispute	4



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

Employment 1 of 1

Firm Name: **CREATIVE PLANNING**
Main Address: 5454 W. 110TH STREET
OVERLAND PARK, KS 66211
Firm ID#: 105348

Regulator	Registration	Status	Date
IA North Dakota	Investment Adviser Representative	Approved	03/28/2022

Branch Office Locations

CREATIVE PLANNING
4228 Boulder Ridge Road, Suite 5
Bismarck, ND 58503



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 3 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	03/08/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	06/20/1987

State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	12/29/2009
	Uniform Investment Adviser Law Examination (S65)	Series 65	08/27/1999
	Uniform Securities Agent State Law Examination (S63)	Series 63	07/07/1987

PROFESSIONAL DESIGNATIONS

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

No information reported.



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	11/14/2018 - 06/29/2022	KEYSTONE WEALTH PARTNERS LLC	CRD# 171811	Bismarck, ND
IA	01/21/2010 - 11/09/2018	BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.	CRD# 13609	BISMARCK, ND
B	10/10/1994 - 11/09/2018	BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.	CRD# 13609	BISMARCK, ND
B	12/08/1993 - 10/14/1994	AMERICAN INVESTORS GROUP, INC.	CRD# 10020	MINNETONKA, MN
B	06/26/1987 - 12/14/1993	OFFERMAN & COMPANY	CRD# 345	MINNEAPOLIS, MN

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
03/2022 - Present	Creative Planning, LLC	Investment Adviser Representative	Y	Bismarck, ND, United States
11/2018 - 03/2022	KEYSTONE WEALTH PARTNERS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	CHANDLER, AZ, United States
10/1994 - 10/2018	BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.	IAR & REGISTERED REPRESENTATIVE	Y	BISMARCK, ND, 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. Tax Amigos dba LIBERTY TAX SERVICE-Y-BISMARCK, ND-TAXES-OWNER-01/2003-1-0-TAX SERVICE - No Operations role
2. WARREN COMMERCIAL BUILDING-N-931 S WASHINGTON ST STE 1, BISMARCK, ND 58504-COMMERCIAL BUILDING-OWNER-11/2002-0-OWN BUILDING, CARETAKER, COLLECT RENT.
3. WORLDLYNK INC.-N-931 S WASHINGTON, STE 1, BISMARCK, ND 58504-CREDIT CARD PROCESSING-OWNER-02/2008-1-0-CREDIT CARD PROCESSING.



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	4

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:	NORTH DAKOTA
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	07/28/2004
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	BERTHEL, FISCHER & COMPANY FINANCIAL SERVICES, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	WARREN, AS BRANCH MANAGER, FAILED TO SUPERVISE A BRANCH OFFICE BY FAILING TO MAINTAIN PROPER CORRESPONDENCE OR ADVERTISING FILES, AND FAILING TO CORRECT DEFECIENCIES WHEN NOTED BY THE FIRM. FURTHER, WARREN DID NOT PROPERLY APPROVE CLIENT SUITABILITY FORMS. WARREN FAILED TO ACKNOWLEDGE THAT HE HAD ANY SUPERVISORY RESPONSIBILITY OR AUTHORITY OVER THE BRANCH OFFICE. WARREN ALSO FAILED TO PROPERLY DISCLOSE A REGULATORY ACTION ON HIS U-4.
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? No

Resolution Date: 07/28/2004

Sanctions Ordered: Monetary/Fine \$20,000.00

Other Sanctions Ordered:

Sanction Details: CIVIL PENALTY WAS ASSESSED JOINTLY WITH THE DEALER.

Reporting Source: Individual

Regulatory Action Initiated By: NORTH DAKOTA STATE SECURITIES DEPARTMENT

Sanction(s) Sought: Censure

Date Initiated: 07/28/2004

Docket/Case Number: NO DOCKET/CASE # GIVEN

Employing firm when activity occurred which led to the regulatory action: BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.

Product Type: No Product

Allegations: STATE ALLEGES WARREN, AS BRANCH MANAGER, FAILED TO SUPERVISE A BRANCH OFFICE BY FAILING TO MAINTAIN PROPER CORRESPONDENCE OR ADVERTISING FILES, AND FAILING TO CORRECT DEFICIENCIES WHEN NOTED BY THE FIRM. FURTHER, WARREN DIDN'T PROPERLY APPROVE CLIENT SUITABILITY FORMS. WARREN FAILED TO ACKNOWLEDGE THAT HE HAD ANY SUPERVISORY RESPONSIBILITY OR AUTHORITY OVER THE BRANCH OFFICE. WARREN ALSO FAILED TO PROPERLY DISCLOSE A REGULATORY ACTION ON HIS U4.

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: 07/28/2004

Sanctions Ordered: Censure

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: NORTH DAKOTA



Sanction(s) Sought: Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:
Date Initiated: 10/20/2003
Docket/Case Number:
Employing firm when activity occurred which led to the regulatory action: BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.
Product Type: Annuity(ies) - Variable
Other Product Type(s):
Allegations: AGENT MADE UNSUITABLE SALE OF A VARIABLE ANNUITY IN NORTH DAKOTA.
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? No
Resolution Date: 10/20/2003
Sanctions Ordered: Monetary/Fine \$4,000.00
Other Sanctions Ordered:
Sanction Details: FIRM AND AGENT JOINTLY ASSESSED A CIVIL PENALTY OF \$4,000.

Reporting Source: Individual
Regulatory Action Initiated By: NORTH DAKOTA SECURITIES DEPARTMENT
Sanction(s) Sought: Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:
Date Initiated: 04/29/2003
Docket/Case Number: NO DOCKET # ASSIGNED
Employing firm when activity occurred which led to the regulatory action: BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.
Product Type: Annuity(ies) - Variable
Other Product Type(s):
Allegations: MELVIN & FRANCIS GUTKNECHT ALLEGES THE SALE OF A VARIABLE ANNUITY WAS UNSUITABLE.
Current Status: Final
Resolution: Consent



Resolution Date: 10/16/2003

Sanctions Ordered: Monetary/Fine \$4,000.00

Other Sanctions Ordered:

Sanction Details: TOTAL AMOUNT = \$4000.00 PAID ON 10/17/2003, MR. WARREN PAID \$1680 AND FIRM PAID THE REMAINDER.



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 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BERTHEL FISHER & COMPANY FINANCIAL SERVICES INC.

Allegations: CLIENT ALLEGES HE WAS TOLD THAT HE WOULDN'T LOSE ANY MONEY AND THAT HE COULD WITHDRAW UP TO 5% ANNUALLY OR 10% OF THE PRINCIPAL PENALTY-FREE, AND FEELS HE WAS MISINFORMED.

Product Type: Annuity-Variable

Alleged Damages: \$9,420.18

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: 02/11/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 11/25/2011

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.

Allegations: CLIENT ALLEGES THAT THE TRANSFER OF THE VARIABLE ANNUITY INTO A FIXED ANNUITY WAS NOT IN THE CLIENT'S BEST INTEREST.

Product Type: Annuity(ies) - Variable

Other Product Type(s): EQUITY INDEXED ANNUITY

Alleged Damages: \$14,706.94

Customer Complaint Information

Date Complaint Received: 08/06/2007



Complaint Pending? No

Status: Closed/No Action

Status Date: 10/19/2007

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.

Allegations: FROM THE DATES OF 11/3/2005 THRU 02/22/2006 CLIENT ALLEGES THAT HE WAS PLACED IN A FIXED ANNUITY AND WAS DISAPPOINTED WITH RETURN.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$56,740.04

Customer Complaint Information

Date Complaint Received: 03/26/2006

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/23/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement ANNUITY COMPANY RETURNED CLIENTS ANNUITY PURCHASE PAYMENT AND CLIENT WAS REINSTATED INTO ORIGINAL POLICY.

Disclosure 4 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.

Allegations: NEGLIGENCE, NEGLIGENT MISREPRESENTATION

Product Type: Annuity(ies) - Variable

Alleged Damages: \$203,846.17

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #04-03375](#)

Date Notice/Process Served: 05/04/2004

Arbitration Pending? No

Disposition: Award



Disposition Date: 04/22/2005
Disposition Detail: RESPONDENTS ARE JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANTS THE SUM OF \$30,000 IN COMPENSATORY DAMAGES.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.
Allegations: ALLEDGED SOLD UNSUITABLE INVESTMENTS IN VARIABLE ANNUITYS AND PROVIDED INCORRECT INFORMATION.
Product Type: Annuity(ies) - Variable
Alleged Damages: \$203,846.17

Customer Complaint Information

Date Complaint Received: 02/25/2003
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 05/11/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD, CASE # 04-03375](#)

Date Notice/Process Served: 05/11/2004
Arbitration Pending? No
Disposition: Award to Customer

Disposition Date: 04/22/2005
Monetary Compensation Amount: \$30,300.00

Individual Contribution Amount: \$0.00

Broker Statement BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC. AND LAWRENCE WARREN ARE JOINTLY AND SEVERALLY LIABLE FOR COMPENSATORY DAMAGES AND ARBITRATION COSTS.



End of Report

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