IAPD Report

CHARLES WILLIAM SAWYER JR

CRD# 1796762

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

CHARLES WILLIAM SAWYER JR (CRD# 1796762)

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 **03/03/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CREATIVEONE SECURITIES, LLC	CRD# 152974	10/12/2016
IA	CREATIVEONE SECURITIES, LLC	CRD# 152974	10/12/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	INVESTMENT ADVISORS CORP	117531	OWINGS MILLS, MD	05/26/2015 - 10/13/2016
B	BROKER DEALER FINANCIAL SERVICES CORP.	8073	OWINGS MILLS, MD	11/04/2008 - 10/13/2016
B	AIG FINANCIAL ADVISORS, INC.	133763	OWINGS MILLS, MD	10/31/2008 - 11/07/2008

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

Employment 1 of 1

Firm Name: **CREATIVEONE SECURITIES, LLC**
Main Address: 6330 SPRINT PARKWAY, SUITE 400
OVERLAND PARK, KS 66211
Firm ID#: 152974

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	10/12/2016
B	FINRA	Investment Co./Variable Contracts Prin	Approved	10/12/2016
B	Arizona	Agent	Approved	10/14/2016
B	California	Agent	Approved	08/21/2019
B	Colorado	Agent	Approved	11/13/2023
B	Delaware	Agent	Approved	10/12/2016
B	District of Columbia	Agent	Approved	11/30/2023
B	Florida	Agent	Approved	10/19/2016
B	Georgia	Agent	Approved	11/29/2023
B	Illinois	Agent	Approved	12/08/2023
B	Kansas	Agent	Approved	11/28/2023
B	Louisiana	Agent	Approved	11/28/2023
B	Maine	Agent	Approved	11/28/2023

Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	10/12/2016
IA	Maryland	Investment Adviser Representative	Approved	10/12/2016
B	Missouri	Agent	Approved	02/28/2024
B	Nevada	Agent	Approved	11/29/2023
B	New Jersey	Agent	Approved	10/12/2016
B	New Mexico	Agent	Approved	10/12/2016
B	New York	Agent	Approved	11/18/2021
B	North Carolina	Agent	Approved	10/12/2016
B	Ohio	Agent	Approved	11/28/2023
B	Pennsylvania	Agent	Approved	10/12/2016
IA	Pennsylvania	Investment Adviser Representative	Approved	03/04/2021
B	South Carolina	Agent	Approved	11/13/2023
B	Texas	Agent	Approved	11/28/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	01/02/2026
B	Vermont	Agent	Approved	01/08/2025
B	Virginia	Agent	Approved	11/28/2023
B	Washington	Agent	Approved	11/27/2023
B	West Virginia	Agent	Approved	11/30/2023

Qualifications

	Regulator	Registration	Status	Date
B	Wisconsin	Agent	Approved	11/28/2023

Branch Office Locations

CREATIVEONE SECURITIES, LLC
100 Painter's Mill Road
Suite 420
Owings Mills, MD 21117

CREATIVEONE SECURITIES, LLC
Ft Myers, FL

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	04/04/1994

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	02/05/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/27/2015
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/07/1990

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	05/26/2015 - 10/13/2016	INVESTMENT ADVISORS CORP	CRD# 117531	OWINGS MILLS, MD
B	11/04/2008 - 10/13/2016	BROKER DEALER FINANCIAL SERVICES CORP.	CRD# 8073	OWINGS MILLS, MD
B	10/31/2008 - 11/07/2008	AIG FINANCIAL ADVISORS, INC.	CRD# 133763	OWINGS MILLS, MD
B	10/01/2002 - 10/31/2008	AMERICAN GENERAL SECURITIES INCORPORATED	CRD# 13626	OWINGS MILLS, MD
B	08/31/1999 - 10/01/2002	FRANKLIN FINANCIAL SERVICES CORPORATION	CRD# 5435	HOUSTON, TX
B	08/05/1997 - 07/01/1999	FRANKLIN FINANCIAL SERVICES CORPORATION	CRD# 5435	HOUSTON, TX
B	02/08/1988 - 06/06/1997	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	02/08/1988 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
10/2016 - Present	CreativeOne Securities, LLC formerly Client One Securities, LLC	Registered Representative/Investment Adviser Representative	Y	Overland Park, KS, United States
11/2008 - 10/2016	BROKER DEALER FINANCIAL SERVICES CORP.	REGISTERED REPRESENTATIVE	Y	OWINGS MILLS, 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.) The Sawyer Group; Investment related; 100 Painters Mill Rd Suite 420 Owings Mills, MD 21117; Financial planning, sales of fixed, indexed, LTC, Disability and Life Insurance, also Medicare Supplements; Owner; 7/2008; 150 hrs/mo; 150 hrs/mo
2.) Bon Air Country Club; not investment related; 2287 Club House Road GlenRock, PA 17327; Finance Committee; Member; 05/2025; 2 hrs/mo; 0 hrs/mo; Budget, Membership, Project Cost

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3.) Innovative Outcome Portfolios LLC; investment related; 100 Painters Mill Rd Suite 420 Owings Mills, MD 21117; Consulting on the creation of Unit Trusts with I Capital; Part Owner/Co Founder/Executive; 09/2025; 4 hrs/mo; 4hrs/mo
4.) Bon Air Country Club_Board of Directors; not investment related; 2287 Club House Road GlenRock, PA 17327; Country Club; Board of Directors; 02/2026; 1.5 hrs/mo; 0 hrs/mo; Memberships

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

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:	Individual
Regulatory Action Initiated By:	MARYLAND INSURANCE ADMINSTRATION
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	MONETARY/FINE
Date Initiated:	07/21/2004
Docket/Case Number:	MIA-2004-07-036
Employing firm when activity occurred which led to the regulatory action:	AGSI
Product Type:	Insurance
Other Product Type(s):	LONG TERM CARE
Allegations:	PER CONSENT ORDER BY MARYLAND INSURANCE COMMISSIONER SIGNED 7/21/2004, RR IS SUBJECT TO DISCIPLINARY ACTION UNDER 10-126(A)(13) OF THE INSURANCE ARTICLE OF THE ANNOTATED CODE OF MD FOR MISREPRESENTING LOCATION OF 3 LONG TERM CARE SALES AND SELLING MARYLAND RESIDENTS LONG TERM CARE PRODUCTS NOT APPROVED IN MD.
Current Status:	Final
Resolution:	Consent
Resolution Date:	07/21/2004
Sanctions Ordered:	Monetary/Fine $500.00

Other Sanctions Ordered:	
Sanction Details:	$500.00 FINE PAYABLE BY RR SIMULTANEOUSLY WITH SIGNING OF CONSENT ORDER ON 07/21/2004.
Broker Statement	DURING APRIL OF 2003 I WAS INFORMED BY MY LOCAL CNA REPRESENATIVE THAT I WAS ALLOWED TO WRITE LTC APPLICATIONS IN MARYLAND USING THE WASHINGTON DC APPLICATION FORM. I WROTE A TOTAL OF THREE APPLICATIONS. THE LOCAL CNA OFFICE SUPPLIED THE ILLUSTRATIONS FOR THE SALES. I WANTED TO MAKE SURE THAT IT WAS APPROVED SO I REGUESTED APPROVAL IN WRITING FROM CNA.WHEN I DID NOT RECIEVE THE LETTER I REQUESTED I BECAME CONCERNED.I IMMEDIATELY CONTACTED THE THREE CLIENTS AND REVIEWED THE SITUATION WITH THEM. I ALSO TOOK IMMEDIATE ACTION TO WITHDRAW THE APPLICATIONS. I EXPLAINED TO THE CLIENTS THAT IF THEY WANTED TO CONTINUE WITH CNA WE WOULD HAVE TO GO TO WASHINGTON AND RESUBMIT NEW APPLICATIONS. EACH OF THE CLIENTS DECIDED TO GET LTC WITH A DIFFERENT CARRIER. IN THE FUTURE I WILL ALWAYS MAKE SURE THAT THE APPLICATION AND FORM NUMBER I AM USING IS CURRENTLY APPROVED IN THE STATE WHERE THE CASE IS BEING WRITTEN.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	SC Securities Division
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/28/1998
Docket/Case Number:	98160
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	Applicant filed a materially incomplete application.
Current Status:	Final
Resolution:	Order
Resolution Date:	05/28/1998
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	After notification, applicant failed to provide a completed application.
Regulator Statement	CONTACT: SC SECURITIES DIVISION 803-734-4731

Reporting Source:	Individual

Regulatory Action Initiated By:	THE STATE OF SOUTH CAROLINA OFFICE OF ATTORNEY GENERAL
Sanction(s) Sought:	Denial
Other Sanction(s) Sought:	
Date Initiated:	04/24/1998
Docket/Case Number:	98160
Employing firm when activity occurred which led to the regulatory action:	FRANKLIN FINANCIAL SERVICES CORPORATION
Product Type:	Mutual Fund(s)
Other Product Type(s):	FIXED ANNUITIES, VARIABLE ANNUITIES, INSURANCE
Allegations:	I WAS DENIED BECAUSE I DID NOT RESPOND TO A REQUEST FOR FURTHER INFORMATION WITHIN 30 DAYS.
Current Status:	Final
Resolution:	Other
Resolution Date:	05/28/1998
Broker Statement	WHEN I WAS APPOINTED AS A NEW REGIONAL MANAGER IN MARYLAND, I WAS UNDER THE IMPRESSION THAT I NEEDED TO HAVE MY VARIABLE LICENSE, MUTUAL FUNDS IN EACH STATE BECAUSE MY ASSOCIATES HAVE SEVERAL DIFFERENT STATES. I STARTED THE PROCESS IN SOUTH CAROLINA BECAUSE I WAS UNDER THE IMPRESSION I HAD A LICENSED ASSOCIATE IN SOUTH CAROLINA. WHEN I FOUND OUT THAT I DID NOT HAVE AN ASSOCIATE IN SOUTH CAROLINA I INFORMED THE HOME OFFICE OF MY INTENT OF NOT PURSUING THIS LICENSE. THE ONLY REASON I DID NOT RESPOND WAS THAT I DIDN'T NEED A LICENSE IN SOUTH CAROLINA.

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:	Individual
Employing firm when activities occurred which led to the complaint:	AIG FINANCIAL ADVISORS
Allegations:	2/2008 RR BOT AND SOLD MUTUAL FUNDS SHARES,INSTEAD OF SWITCHING DUE TO ERROR ON BACKOFFICE SYSTEM. AFTER B/D CHANGE, BROKER REIMBURSED FEES OF $440.00. CLIENT THEN CONTENDS SUITABILITY OF PURCHASE IN DOWN MARKET OF 2008, WANTS RR TO REIMBURSE 1/2 OF $40,000 MARKET LOSSES FOR $20,000.00 SINCE BROTHER ADVISED HER TO STAY IN EQUITY FUNDS.
Product Type:	Mutual Fund
Alleged Damages:	$20,000.00
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:	02/19/2009
Complaint Pending?	No
Status:	Settled
Status Date:	02/24/2009
Settlement Amount:	$440.00
Individual Contribution Amount:	$440.00
Broker Statement	TRANSACTIONS OCCURRED AT AGSI, WHEN RR BOT AND SOLD MUTUAL FUNDS SHARES,INSTEAD OF SWITCHING DUE TO ERROR ON BACKOFFICE SYSTEM. REIMBURSED CLIENT FOR $440 IN COMMISSION OVERCHARGE. CLIENT LATER QUESTIONED SUITABILITY IN DOWN MARKET OF 2008 THAT RR SHOULD BE RESPONSIBLE FOR 1/2 OF ACCOUNT LOSSES, $20,000 SINCE BROTHER HAD ADVISED CLIENT TO PUCHASE EQUITY FUNDS. AFTER RECEIVING REFUND CHECK, ACCT NEVER TRANSFERRED TO RR AND DID NOT CONTRACT RR AGAIN.

End of Report

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