IAPD Report

EDWARD FRANKLIN CAMP

CRD# 2052301

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

EDWARD FRANKLIN CAMP (CRD# 2052301)

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 **01/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	02/10/2000
B	CFD INVESTMENTS, INC.	CRD# 25427	02/09/2001

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
B	SPECTRUM INVESTMENT SERVICES, INC.	36962	MISHAWAKA, IN	02/13/1997 - 01/16/2001
B	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA	08/29/1991 - 11/04/1996
B	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA	08/29/1991 - 05/31/1994

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
Termination	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 2

Firm Name: **CFD INVESTMENTS, INC.**
Main Address: 2704 S GOYER RD
KOKOMO, IN 46902
Firm ID#: 25427

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	02/09/2001
B	FINRA	General Securities Representative	Approved	02/09/2001
B	FINRA	Invest. Co and Variable Contracts	Approved	02/09/2001
B	Arkansas	Agent	Approved	01/31/2024
B	California	Agent	Approved	10/27/2003
B	Colorado	Agent	Approved	07/07/2004
B	Florida	Agent	Approved	03/10/2011
B	Georgia	Agent	Approved	11/28/2012
B	Illinois	Agent	Approved	09/10/2002
B	Indiana	Agent	Restricted Approval	08/01/2001
B	Kentucky	Agent	Approved	01/09/2023
B	Maryland	Agent	Approved	08/21/2017
B	Michigan	Agent	Approved	02/09/2001

Qualifications

	Regulator	Registration	Status	Date
B	Missouri	Agent	Approved	02/03/2010
B	Nevada	Agent	Approved	02/17/2023
B	New Hampshire	Agent	Approved	01/05/2026
B	New Mexico	Agent	Approved	01/24/2014
B	New York	Agent	Approved	01/19/2010
B	North Carolina	Agent	Approved	09/23/2002
B	Ohio	Agent	Approved	04/04/2018
B	Oklahoma	Agent	Approved	11/19/2013
B	Pennsylvania	Agent	Approved	07/07/2011
B	South Carolina	Agent	Approved	11/22/2019
B	Tennessee	Agent	Approved	01/09/2023
B	Texas	Agent	Approved	12/03/2012
B	Utah	Agent	Approved	02/21/2023
B	Virginia	Agent	Approved	10/11/2023
B	Washington	Agent	Approved	06/12/2015
B	West Virginia	Agent	Approved	05/04/2016
B	Wisconsin	Agent	Approved	09/05/2002

Branch Office Locations

3835 Edison Lakes Pkwy

Qualifications

Suite 300
MISHAWAKA, IN 46545

Employment 2 of 2

Firm Name: **CREATIVE FINANCIAL DESIGNS, INC.**

Main Address: 2704 S GOYER RD
KOKOMO, IN 46902

Firm ID#: 109032

	Regulator	Registration	Status	Date
IA	Indiana	Investment Adviser Representative	Approved	02/10/2000

Branch Office Locations

CREATIVE FINANCIAL DESIGNS, INC.
3835 Edison Lakes Pkwy
Suite 300
Mishawaka, IN 46545

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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	11/03/1997

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/16/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/26/1990

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/26/1990

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

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
B	02/13/1997 - 01/16/2001	SPECTRUM INVESTMENT SERVICES, INC.	CRD# 36962	MISHAWAKA, IN
B	08/29/1991 - 11/04/1996	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	08/29/1991 - 05/31/1994	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	04/27/1990 - 05/23/1991	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	04/27/1990 - 05/23/1991	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
07/2009 - Present	ADVANCED ESTATE PLANNING	OWNER	Y	MISHAWAKA, IN, United States
05/2002 - Present	CREATIVE FINANCIAL DESIGNS, INC.	IAR	Y	KOKOMO, IN, United States
02/2001 - Present	CFD INVESTMENTS	REGISTERED REPRESENTATIVE -- GENERAL SECURITIES	Y	KOKOMO, IN, 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) Advanced Estate planning Services, INC. DBA Camp Wealth Management-Investment related-Securities and Insurance business-Mishawaka, IN-Full time

2) CREATIVE FINANCIAL DESIGNS, INC. 2704 S GOYER RD, KOKOMO, IN 46902 INVESTMENT ADVISER REPRESENTATIVE

3) LIFT-Affiliate-Give lessons on Lift E-foil Bards-Mishawaka, IN-Not investment related

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
Termination	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:	Indiana Secretary of State -- Securities Division
Sanction(s) Sought:	Other: Consent Agreement & Order of Restrictive Agreement
Date Initiated:	09/07/2005
Docket/Case Number:	05-0060
Employing firm when activity occurred which led to the regulatory action:	Spectrum Advisory Services
Product Type:	Promissory Note
Allegations:	It is alleged that Camp sold promissory notes that were not registered at the time that they were sold.
Current Status:	Final
Resolution:	Consent Agreement and Order of Restrictive Agreement
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:	09/07/2005

Sanctions Ordered:	Other: Restriction from the offer or sale of unregistered securities or otherwise violating the securities act. Restriction from offering discretionary trading in Indiana. Sanctions terminated effective September of 2006.
Broker Statement	The sale of 9-month promissory notes was a popular option in the 1990s, and I provided them to some of my clients through Spectrum Advisory Services, Inc. At the time, it was generally understood that these notes were exempt from registration requirements. The issuer certainly had this understanding, and my broker/dealer and other broker/dealers also had this understanding. The state investigated this program in 1998 and took no action with regard to registration requirements. In 2005, however, the state informed me that they did not consider these notes to be exempt securities. I was asked to no longer offer them, and I promptly signed a consent agreement to this effect. My consent was moot at that point, since I hadn't offered these notes since the 1990s. This resolution of the situation was not filed on the CRD system at the time that this matter was finalized, since it was the understanding of both the Securities Department and my counsel that there was no requirement that it be filed, because it was based on an agreement, not an order. I still believe that the filing is not legally required, but I am filing it at the request of FINRA.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	STATE OF INDIANA
Sanction(s) Sought:	
Date Initiated:	11/29/1999
Docket/Case Number:	99-0247 CD
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	PCO, INC./M.D. SMITH & CO.
Product Type:	Viatical Settlement
Allegations:	THE SECURITIES DIVISION ALLEGED VIOLATIONS OF THE INDIANA SECURITIES ACT, INCLUDING THE SALE OF UNREGISTERED SECURITIES BY AN UNREGISTERED BROKER-DEALER AND ISSUER IN VIOLATION OF THE ANTI FRAUD PROVISION. CONTACT KATHLEEN GUYMON BLACKHAM (317) 232-6681.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	07/16/2001
Sanctions Ordered:	Other: none

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF INDIANA, SECRETARY OF STATE, SECURITIES DIVISION
Sanction(s) Sought:	Cease and Desist
Date Initiated:	11/29/1999
Docket/Case Number:	99-0247
Employing firm when activity occurred which led to the regulatory action:	PCO, INC./ M.D. SMITH & CO.
Product Type:	Insurance
Allegations:	THE STATE ALLEDGED VIOLATIONS OF THE INDIANA SECURITES ACT, INCLUDING THE SALE OF UNREGISTERED SECURITES BY AN UNREGISTERED BROKER/DEALER AND ISSUER AS WELL AS ANTIFRAUD VIOLATIONS.
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:	06/18/2001
Sanctions Ordered:	Undertaking Other: SUBJECT TO THE RESTRICTION NOTED BELOW, THE STATE OF INDIANA DISMISSED THE ADMINSTRATIVE COMPLAINT AND VACATED ITS CEASE AND DESIST ORDER. NO FINES, OTHER MONETARY PENALTIES OR COSTS WERE IMPOSED UPON CAMP.
Broker Statement	The sale of viatical was a popular option in the 1990s, and I provided them to some of my clients through Spectrum Advisory Services, Inc. At the time, it was generally understood that viaticals were exempt from registration requirements. The issuer certainly had this same understanding, and my broker/dealer and other broker/dealers also had this understanding. Before becoming involved in viatical settlements I proceeded with a reasonable belief in my extremely limited involvement with them that I was not engaged in the sale of a security. I had the opinion of counsel which cited a very recent decision involving the Securities and Exchange Commission and, importantly, which opinion of counsel specifically opined that the option I was using was "almost identical" to the company about which the federal court had determined that no security was involved. In addition, I had a statement from a primary regulator, which stated, "Viatical transactions are not securities". I was asked to sign a consent agreement admitting no wrong doing and agreeing to discontinue offering unregistered viaticals. This resolution of the situation was not filed on the CRD system at the time that this matter was finalized, since it was the understanding of both the Securities Department and my counsel that there was no requirement that it be filed, because it was based on an agreement, not an order. I still believe that the filing is not legally required, but I am filing it at the request of FINRA.

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:	SPECTRUM INVESTMENTS
Allegations:	PLAINTIFF FILED A COMPLAINT ALLEGING FAILURE TO REGISTER A SECURITY AND VARIOUS FRAUD COMPLAINTS RELATED TO THE SALE OF A PROMISSORY NOTE TO PLAINTIFF IN 1996 AND 1997.
Product Type:	Investment Contract
Alleged Damages:	$40,500.00

Customer Complaint Information

Date Complaint Received:	05/11/2004
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	12/12/2006
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Type of Court:	State Court
Name of Court:	St. Joseph Superior/Circuit Court
Location of Court:	St. Joseph County, Indiana
Docket/Case #:	71C01-0405-CT-00084
Date Notice/Process Served:	07/08/2004
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	12/12/2006
Monetary Compensation Amount:	$9,999.99
Individual Contribution Amount:	$9,999.99
Broker Statement	REGISTERED REPRESENTATIVE DENIES THE ALLEGATIONS CONTAINED IN THE COMPLAINT. CUSTOMER WAS FULLY ADVISED OF ALL RISKS ASSOCIATED WITH THE PROMISSORY NOTE INVESTMENT AND WAS EVEN ADVISED SEVERAL YEARS AGO TO GET OUT OF THE INVESTMENT, BUT CHOSE TO STAY. REPRESENTATIVE SETTLED THE MATTER TO RESOLVE

THIS MATTER, AS THE COSTS OF SETTLEMENT WERE LESS THAN THE LEGAL EXPENSES INVOLVED IN DEFENDING THE MATTER. THERE WAS NO ADMISSION OF WRONGDOING IN THE SETTLEMENT.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	PRUDENTIAL INSURANCE COMPANY OF AMERICA/PRUCO SECURITIES
Termination Type:	Discharged
Termination Date:	04/26/1991
Allegations:	NONE WRONGFUL TAKING OF PROPERTY. THE ALLEGATION WAS, I FALSIFIED EMPLOYMENT PAPERS IN ORDER TO GAIN BENEFITS. I WAS TO BE MARRIED IN JUST A FEW WEEKS, SO I NAMED MY FIANCE AS MY WIFE ON MY EMPLOYMENT PAPERWORK.
Product Type:	No Product
Broker Statement	I was to soon be married so I filled out the employment paperwork reflecting this fact and identified my fiancé as my wife. I did this for the sake of convenience, as I would have to fill out the paperwork again after the marriage ceremony. My soon to be wife did not require health insurance as she was already covered through another policy. This matter became known when we applied for a marriage license, which was reported in the local newspaper. When I was asked about this at Prudential, I explained the situation to my managers and they understood and were fine with my explanation. They requested that I put it in writing. Unfortunately, Prudential had a union and I was told by my union steward to not put anything in writing. This turned out to be very bad advice. My mangers did continue to ask me for this explanation in writing. I followed the advice of my union steward and refused to do so. As a result of this refusal I was handed a letter of termination. They explained to me that they did not want to do this but their hand was forced by managers above them. I remained friends with my direct supervisor after this and He referred business to me for many years. He continued to reiterate that if I hadn't listened to the union, they would have accepted my explanation and I wouldn't have been terminated. In short, the termination explanation and allegation set forth in this DRP record is inaccurate, in that I was not terminated based on the insurance application, but instead I was terminated based on my failure to cooperate with Prudential's review of the matter. My letter of termination identified "insubordination" as my reason for termination.

End of Report

This page is intentionally left blank.

