



## IAPD Report

# WILLIAM LEE GROSSMAN

CRD# 2055510

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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

### WILLIAM LEE GROSSMAN (CRD# 2055510)

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 **05/05/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CFD INVESTMENTS, INC.	CRD# 25427	05/25/2023
<b>IA</b>	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	06/05/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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>IA</b>	WOODBURY FINANCIAL SERVICES, INC.	421	LINCOLN, NE	11/28/2017 - 05/31/2023
<b>B</b>	WOODBURY FINANCIAL SERVICES, INC.	421	LINCOLN, NE	11/27/2017 - 05/31/2023
<b>IA</b>	SII INVESTMENTS, INC.	2225	LINCOLN, NE	11/07/1996 - 11/27/2017

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	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 **29** 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>B</b>	FINRA	General Securities Principal	Approved	05/25/2023
<b>B</b>	FINRA	General Securities Representative	Approved	05/25/2023
<b>B</b>	Alaska	Agent	Approved	06/13/2023
<b>B</b>	Arizona	Agent	Approved	06/07/2023
<b>B</b>	Arkansas	Agent	Approved	06/06/2023
<b>B</b>	California	Agent	Approved	05/25/2023
<b>B</b>	Colorado	Agent	Approved	06/05/2023
<b>B</b>	Florida	Agent	Approved	05/26/2023
<b>B</b>	Georgia	Agent	Approved	05/30/2023
<b>B</b>	Illinois	Agent	Approved	09/07/2023
<b>B</b>	Indiana	Agent	Approved	07/11/2023
<b>B</b>	Iowa	Agent	Approved	05/30/2023
<b>B</b>	Kansas	Agent	Approved	06/06/2023



## Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	05/26/2023
B	Michigan	Agent	Approved	06/05/2023
B	Minnesota	Agent	Approved	06/07/2023
B	Missouri	Agent	Approved	05/26/2023
B	Nebraska	Agent	Approved	06/05/2023
B	Nevada	Agent	Approved	06/12/2023
B	New Hampshire	Agent	Approved	06/23/2023
B	New Jersey	Agent	Approved	06/05/2023
B	New Mexico	Agent	Approved	06/05/2023
B	Ohio	Agent	Approved	05/25/2023
B	Oklahoma	Agent	Approved	06/06/2023
B	South Carolina	Agent	Approved	05/25/2023
B	South Dakota	Agent	Approved	06/08/2023
B	Texas	Agent	Approved	05/26/2023
B	Virginia	Agent	Approved	06/07/2023
B	Washington	Agent	Approved	06/05/2023
B	Wisconsin	Agent	Approved	05/25/2023
B	Wyoming	Agent	Approved	06/16/2023

## Branch Office Locations



## Qualifications

7111 A St. Suite 103  
Lincoln, NE 68510

### 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	Nebraska	Investment Adviser Representative	Approved	06/05/2023

### Branch Office Locations

**CREATIVE FINANCIAL DESIGNS, INC.**  
7111 A St Suite 103  
Lincoln, NE 68510





## 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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	02/25/2003
 General Securities Principal Examination (S24)	Series 24	05/12/1997

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/15/1994
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/02/1993

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/02/1994
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/02/1993

### 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
IA	11/28/2017 - 05/31/2023	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	LINCOLN, NE
B	11/27/2017 - 05/31/2023	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	LINCOLN, NE
IA	11/07/1996 - 11/27/2017	SII INVESTMENTS, INC.	CRD# 2225	LINCOLN, NE
B	10/29/1996 - 11/27/2017	SII INVESTMENTS, INC.	CRD# 2225	LINCOLN, NE
B	06/03/1993 - 11/06/1996	TRANSAMERICA FINANCIAL RESOURCES, INC.	CRD# 3600	LOS ANGELES, CA

### 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
05/2023 - Present	Creative Financial Designs	Registered Representative	Y	Kokomo, IN, United States
05/2023 - Present	cfd Investments	Registered Representative	Y	Kokomo, IN, United States
10/1996 - Present	GROSSMAN FINANCIAL PLANNING	FINANCIAL REP	Y	LINCOLN, NE, United States
11/2017 - 05/2023	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	LINCOLN, NE, United States
10/1996 - 11/2017	SII INVESTMENTS, INC.	NOT PROVIDED	Y	LINCOLN, NE, 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. GROSSMAN FINANCIAL PLANNING, INC

POSITION: Owner NATURE: This is a Corporation. INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 10/01/1985

ADDRESS: 5715 S 34th St, Suite 500, Lincoln NE 68516, United States

DESCRIPTION: The marketing of life, health, disability, long term care insurance, securities and management services

2. Creative Financial Designs, Inc



## 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	1
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 1

**Reporting Source:** Individual

**Regulatory Action Initiated By:** NEBRASKA DEPARTMENT OF BANKING AND FINANCE, BUREAU \*SEE FAQ #1\*

**Sanction(s) Sought:**

**Other Sanction(s) Sought:**

**Date Initiated:** 05/03/1995

**Docket/Case Number:** 8591

**Employing firm when activity occurred which led to the regulatory action:** TRANSAMERICA FINANCIAL RESOURCES

**Product Type:** Other

**Other Product Type(s):** RIA

**Allegations:** THE DEPARTMENT ALLEGED THAT TOMORROW'S MONEY SEMINARS, INC., A REGISTERED INVESTMENT ADVISER OF WHICH I AM A PRINCIPAL ENGAGED IN INVESMENT ADVISORY ACTIVITIES AND CERTAIN OTHER TECHNICAL VIOLATIONS OF THE NEBRASKA SECURITIES ACT IN CONNECTION WITH INVESTMENT ADVISER ACTIVITIES WITHOUT BEING REGISTERED IN THE STATE OF NEBRASKA.

**Current Status:** Final

**Resolution:** Consent

**Resolution Date:** 04/22/1996

**Sanctions Ordered:** Monetary/Fine \$2,560.00



**Other Sanctions Ordered:**

**Sanction Details:**

TOMORROW'S MONEY SEMINARS, INC. AND I ENTERED A CONSENT ORDER WITH THE DEPARTMENT. UPON THE PAYMENT OF PAST REGISTRATION FEES AND A FINE OF \$2,560, ALL ALLEGATIONS WERE RESOLVED AND TOMORROW'S MONEY SEMINARS, INC. AND I WERE DULY REGISTERED AS AN INVESTMENT ADVISER AND AN INVESTMENT ADVISORY REPRESENTATIVE IN THE STATE OF NEBRASKA WITHOUT RESTRICTIONS.

**Broker Statement**

DUE TO A CLERICAL ERROR IN REGISTERING AS AN INVESTMENT ADVISER IN NEBRASKA IN THE FALL OF 1994, TOMORROW'S MONEY SEMINARS, INC. ALLEGEDLY ENGAGED IN INVESTMENT ADVISORY ACTIVITIES IN NEBRASKA WITHOUT A VALID ORDER OF REGISTRATION. TOMORROW'S MONEY SEMINARS, INC. WAS REGISTERED WITH THE SECURITIES AND EXCHANGE COMMISSION AS AN INVESTMENT ADVISER AT ALL TIMES.



## 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:** SII INVESTMENTS, INC.

**Allegations:** CLIENT ALLEGES HE REQUESTED INTERNAL EXCHANGE FROM STOCK MF TO MONEY MARKET IN APRIL, 2008. REP ALLEGEDLY TOLD CLIENT NO MONEY MARKET AVAILABLE. CLIENT CHOSE BOND FUND AS AN ALTERNATIVE. ON 10/03/2008 CLIENT DISCOVERED MONEY MARKET HAD BEEN AN OPTION, LOSS IN BOND FUND APPROX. \$20K.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$20,000.00

### Customer Complaint Information

**Date Complaint Received:** 11/10/2008

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 11/18/2008

**Settlement Amount:**

**Individual Contribution Amount:**



## End of Report

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