



IAPD Report

SCOTT GARY WOLTER

CRD# 2101241

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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

SCOTT GARY WOLTER (CRD# 2101241)

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 **12/19/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	STONEX SECURITIES INC.	CRD# 18456	09/12/2014
IA	THE WOLTER GROUP, INC.	CRD# 296828	08/01/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	ADVANCED FINANCIAL PLANNING, INC.	116896	BROWNSTOWN, MI	11/01/2010 - 12/31/2019
B	WRP INVESTMENTS, INC.	7365	LIVONIA, MI	06/22/2006 - 09/12/2014
B	EDWARD JONES	250	LIVONIA, MI	03/08/2001 - 07/06/2006

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
Customer Dispute	2
Termination	1
Financial	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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **STONEX SECURITIES INC.**
Main Address: 2 PERIMETER PARK SOUTH
SUITE 500 WEST
BIRMINGHAM, AL 35243
Firm ID#: 18456

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/12/2014
B Arizona	Agent	Approved	12/24/2024
B Florida	Agent	Approved	09/12/2014
B Georgia	Agent	Approved	09/12/2014
B Illinois	Agent	Approved	09/12/2014
B Michigan	Agent	Approved	09/12/2014
B Nevada	Agent	Approved	12/12/2024
B Ohio	Agent	Approved	09/12/2014
B Texas	Agent	Approved	03/09/2021
B Virginia	Agent	Approved	09/12/2014
B Washington	Agent	Approved	02/10/2020

Branch Office Locations

17294 FARMINGTON



Qualifications


LIVONIA, MI 48152

Employment 2 of 2

Firm Name: **THE WOLTER GROUP, INC.**

Main Address: 17294 FARMINGTON ROAD
LIVONIA, MI 48152

Firm ID#: 296828

Regulator	Registration	Status	Date
 Michigan	Investment Adviser Representative	Approved	08/01/2018

Branch Office Locations

THE WOLTER GROUP, INC.
17294 Farmington Road
Livonia, MI 48152



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	02/19/1991
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	10/22/2010
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B Uniform Securities Agent State Law Examination (S63)	Series 63	03/08/1991
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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	11/01/2010 - 12/31/2019	ADVANCED FINANCIAL PLANNING, INC.	CRD# 116896	BROWNSTOWN, MI
B	06/22/2006 - 09/12/2014	WRP INVESTMENTS, INC.	CRD# 7365	LIVONIA, MI
B	03/08/2001 - 07/06/2006	EDWARD JONES	CRD# 250	LIVONIA, MI
B	04/04/1994 - 04/05/2001	COMERICA SECURITIES	CRD# 17079	AUBURN HILLS, MI
B	07/12/1993 - 04/11/1994	NATIONSSECURITIES	CRD# 32542	
B	02/21/1991 - 07/12/1993	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY

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
06/2018 - Present	The Wolter Group, Inc	Chief Executive Officer/CCO	Y	Livonia, MI, United States
09/2014 - Present	STONEX SECURITIES INC.	Mass Transfer	Y	FLINT, MI, United States
11/2010 - Present	Advanced Financial Planning d/b/a The Cadez Group, LTD	Investment Advisor Representative	Y	Brownstown, MI, 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)SUBURBAN HOCKEY SCHOOLS,
23800 FREEWAY DR.,
FARMINGTON HILLS, MI 48335:
CORPORATION,
NATURE OF BUS: HOCKEY SCHOOLS,
TITLE: INSTRUCTOR,
DUTIES: TEACH HOCKEY SKILLS,
TIME SPENT: 7%,
COMPENSATION: HOURLY WAGE,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2) INSURANCE AGENT

NATURE OF BUSINESS: LIFE INSURANCE AND LONG TERM CARE

DUTIES: SELL INSURANCE AND LTC

APPROX TIME SPENT: LESS THAN 4 HOURS DURING MARKET HOURS

COMPENSATION: COMMISSIONS

3) SA Stone Wealth Management, Inc

Nature of Business: Broker-Dealer

TITLE: Registered Representative

DUTIES: Investment/Securities Sales

TIME SPENT: 20%

COMPENSATION: COMMISSIONS

4) The Wolter Group Inc.

17294 Farmington Road Livonia, MI 48152

Nature of Business: We are an RIA registered with the State of Michigan. We provide financial planning and investment advisory services. We use Stone Wealth Management to custody the assets held at Stone.

Investment Related: Yes

Title: President/CCO/CEO

Start Date: 01/01/2018

Duties: I am the President/CCO/CEO of The Wolter Group, Inc. I am responsible for management of clients assets, maintaining client relationships, human resource functions and all compliance functions of the RIA.

Hours Devoted to Business: Time is equally spent among RIA duties and RR duties (40+ hours)

Hours Devoted to Business during Market Hours: Time is equally spent among RIA duties and RR duties (40+ hours)



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
Customer Dispute	2
Termination	1
Financial	1

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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT MADE A WITHDRAWAL FROM A NATIONWIDE ANNUITY IN 2005. SHE CLAIMS, AT THE TIME, THE IR PROVIDED INFORMATION TO HER INDICATING THAT THE WITHDRAWAL WOULD NOT BE TAXABLE AS IT WAS BEING MADE FROM PRINCIPAL. CLIENT HAS SINCE DISCOVERED SHE INCURRED CHARGES FOR "FORFEIT FEES" AS WELL AS A CONTINGENT DEFERRED SALES CHARGE. CLIENT ALSO APPEARS TO BE QUESTIONING THE REINVESTMENT OF THE FUNDS IN MUTUAL FUNDS. CLIENT HAS ALSO DISCOVERED THAT THE FULL AMOUNT OF THE WITHDRAWAL WAS TAXABLE. CLIENT IS CLAIMING COSTS IN THE AMOUNT OF \$9,848.00.

Product Type: Other

Alleged Damages: \$9,848.00

Customer Complaint Information

Date Complaint Received: 07/07/2006

Complaint Pending? No

Status: Settled

Status Date: 09/01/2006

Settlement Amount: \$3,000.00



Individual Contribution Amount: \$0.00

Firm Statement

ACCORDING TO THE IR, FUNDS WERE WITHDRAWN FROM THE ANNUITY IN ORDER TO LEND MONEY TO ONE OF THE CLIENT'S CHILDREN WHO WAS PURCHASING AND/OR BUILDING A HOME. AT THAT TIME (JUNE 2005), THE CLIENT SIGNED A NONSOLICITATION LETTER IN WHICH SHE INDICATED THAT THE LIQUIDATION WAS NOT SOLICITED. IN ADDITION, THE CLIENT SIGNED A NATIONWIDE ANNUITY WITHDRAWAL APPLICATION TO FACILITATE THE WITHDRAWAL. IT IS UNDERSTOOD, AFTER THE LIQUIDATION WAS COMPLETED, THE IR WAS ADVISED THAT OTHER FINANCING WAS SECURED FOR THE HOME AND THE FUNDS WERE NOT NEEDED. APPARENTLY, THE DECISION WAS MADE TO UTILIZE A PORTION OF THE WITHDRAWAL TO PURCHASE MUTUAL FUNDS IN THE ACCOUNT. AT THE TIME OF THE PURCHASES, THE CLIENT RECEIVED TRADE CONFIRMATIONS WHICH PROVIDED DETAILS OF THE TRANSACTIONS TO INCLUDE SALES CHARGES. IN ADDITION, THE CLIENT RECEIVED THE APPROPRIATE PROSPECTUSES WHICH PROVIDED ALL DETAILS OF THE FUNDS. SINCE THE PURCHASES, THE CLIENT HAS RECEIVED STATEMENTS WHICH PROVIDE INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT AS WELL AS REFLECTING ACCOUNT ACTIVITY. THEREFORE, IT IS OUR OPINION THE WITHDRAWAL FROM THE ANNUITY AS WELL AS THE SUBSEQUENT MUTUAL FUND PURCHASES WERE COMPLETED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. FURTHERMORE, ACCORDING TO NATIONWIDE LIFE, THE FORFEITURE CHARGES ASSOCIATED WITH THE WITHDRAWAL WERE WAIVED BASED ON OUR REVIEW, IT DOES APPEAR THERE WAS AN ISSUE WITH HOW THE WITHDRAWAL FROM THE ANNUITY WAS TO BE TAXED. THEREFORE, WE HAVE EXTENDED AN OFFER TO THE CLIENT IN THE AMOUNT OF \$3,000.00. CLIENT HAS THIRTY DAYS TO ACCEPT THE OFFER. 9/1/06 - CLIENT ACCEPTED OFFER. ACCOUNT HAS BEEN CREDITED AND CHECK HAS BEEN ISSUED.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT MADE A WITHDRAWAL FROM A NATIONWIDE ANNUITY IN 2005. SHE CLAIMS, AT THE TIME, THE IR PROVIDED INFORMATION TO HER INDICATING THAT THE WITHDRAWAL WOULD NOT BE TAXABLE AS IT WAS BEING MADE FROM PRINCIPAL. CLIENT HAS SINCE DISCOVERED SHE INCURRED CHARGES FOR "FORFEIT FEES" AS WELL AS A CONTINGENT DEFERRED SALES CHARGE. CLIENT ALSO APPEARS TO BE QUESTIONING THE REINVESTMENT OF THE FUNDS IN MUTUAL FUNDS. CLIENT HAS ALSO DISCOVERED THAT THE FULL AMOUNT OF THE WITHDRAWAL WAS TAXABLE. CLIENT IS CLAIMING COSTS IN THE AMOUNT OF \$9,848.00

Product Type: Other

Alleged Damages: \$9,848.00

Customer Complaint Information

Date Complaint Received: 07/07/2006

Complaint Pending? No

Status: Settled



Status Date: 09/01/2006

Settlement Amount: \$3,000.00

Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: THE CLIENT STATES THAT HE FEELS THE INVESTMENTS IN HIS IRA ARE AT HIGH RISK. HE ALSO STATES THAT HE WAS NOT ADVISED OF THE INVESTMENTS THAT WERE PURCHASED ON 1/12/06, UNTIL AFTER RECEIPT OF THE PROSPECTUSES. THE CLIENT STATES THAT HE FEELS THE IRA SHOULD HAVE BEEN SPLIT INTO TWO ACCOUNTS; ONE FOR EMERGENCY INCOME AND ONE FOR STEADY INCOME. THE CLIENT WOULD LIKE THE INITIAL INVESTMENTS EXAMINED.

Product Type: Other

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 06/29/2006

Complaint Pending? No

Status: Denied

Status Date: 08/08/2006

Settlement Amount:

Individual Contribution Amount:

Firm Statement IT APPEARS AS THOUGH THE INVESTMENTS MADE WITHIN THE CLIENT'S ACCOUNT WERE NOT INAPPROPRIATE AND WERE IN LINE WITH THE CLIENT'S STATED INVESTMENT OBJECTIVES. THE IR STATED THAT HE HAD DISCUSSIONS WITH THE CLIENT REGARDING THE INVESTMENTS DURING WHICH THE FUNDS' OBJECTIVES, FEES AND EXPENSES WERE REVIEWED. THE IR ALSO STATED THAT APPLICABLE FEES AND SALES CHARGES ASSOCIATED WITH THE INVESTMENT WERE DISCUSSED. IN ADDITION, UPON RECEIPT OF THE TRADE CONFIRMATION THE CLIENT WAS INSTRUCTED TO CONTACT EDWARD JONES IF THERE WERE DISCREPANCIES REGARDING THE TRADE. IT DOES NOT APPEAR AS THOUGH THE CLIENT CONTACTED EDWARD JONES REGARDING THE TRADES. IT APPEARS AS THOUGH THE INVESTMENTS WERE DISCUSSED WITH THE CLIENT, DISCLOSURES WERE MADE AND IT DOES NOT APPEAR AS THOUGH THE IR'S RECOMMENDATIONS WERE INAPPROPRIATE.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: CLIENT STATES THAT HE FEELS THE INVESTMENTS IN HIS IRA ARE AT HIGH



RISK. HE ALSO STATES THAT HE WAS NOT ADVISED ON THE INVESTMENTS THAT WERE PURCHASED ON 1/12/06 UNTIL AFTER RECEIPT OF THE PROSPECTUSES. THE CLIENT STATES THAT HE FEELS THE IRA SHOULD HAVE BEEN SPLIT INTO 2 ACCOUNTS; ONE FOR EMERGENCY INCOME AND ONE FOR STEADY INCOME.

Product Type: Other
Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 06/29/2006
Complaint Pending? No
Status: Denied
Status Date: 08/08/2006

Settlement Amount:
Individual Contribution Amount:



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:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	03/30/2006
Allegations:	MR. WOLTER ENGAGED IN INSTANCES OF TIME AND PRICE DISCRETION WITHIN CLIENT ACCOUNTS IN VIOLATION OF FIRM POLICY AND PROVIDED INACCURATE INFORMATION IN RESPONSE TO QUERIES FROM THE HOME OFFICE.
Product Type:	No Product



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Compromise

Action Date: 10/17/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 02/11/2019

If a compromise with creditor, provide:

Name of Creditor: Internal Revenue Service

Original Amount Owed: \$102,050.00

Terms Reached with Creditor: Compromise/settlement agreement regarding 2017 tax lien reached first payment due January 21, 2019; lien released 02-11-2019



End of Report

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