



IAPD Report

BRADFORD DALE SZCZECINSKI

CRD# 2102955

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

BRADFORD DALE SZCZECINSKI (CRD# 2102955)

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 **04/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CREATIVE RESOURCES INVESTMENT ADVISORS LLC	CRD# 110484	04/03/2015

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	LEGEND SECURITIES, INC.	44952	NEW YORK, NY	03/18/2015 - 07/19/2016
IA	NEWPORT COAST ASSET MANAGEMENT	16944	CHICAGO, IL	08/30/2013 - 03/29/2016
B	NEWPORT COAST SECURITIES, INC.	16944	CHICAGO, IL	08/30/2013 - 03/17/2015

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





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

Employment 1 of 1

Firm Name: **CREATIVE RESOURCES INVESTMENT ADVISORS LLC**
Main Address: #1003 4000 CHAPEL VIEW BLVD
SUITE 300
CRANSTON, RI 02920
Firm ID#: 110484

	Regulator	Registration	Status	Date
	Illinois	Investment Adviser Representative	Approved	11/10/2015
	Texas	Investment Adviser Representative	Approved	04/03/2015

Branch Office Locations

CREATIVE RESOURCES INVESTMENT ADVISORS LLC
18W 140 Butterfield Road
Suite 1500
Oakbrook Terrace, IL 60181



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, 3 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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 Securities Industry Essentials Examination (SIE)	SIE	01/09/2026
 General Securities Representative Examination (S7)	Series 7	02/21/2008
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/17/1990

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	02/11/2008
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/04/2003

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
B	03/18/2015 - 07/19/2016	LEGEND SECURITIES, INC.	CRD# 44952	NEW YORK, NY
IA	08/30/2013 - 03/29/2016	NEWPORT COAST ASSET MANAGEMENT	CRD# 16944	CHICAGO, IL
B	08/30/2013 - 03/17/2015	NEWPORT COAST SECURITIES, INC.	CRD# 16944	CHICAGO, IL
IA	04/25/2012 - 09/30/2013	ARISTON WEALTH MANAGEMENT, L.P.	CRD# 158220	NEW YORK, NY
B	12/02/2011 - 09/30/2013	MEYERS ASSOCIATES, L.P.	CRD# 34171	CHICAGO, IL
IA	12/01/2011 - 04/24/2012	ARISTON WEALTH MANAGEMENT, LP	CRD# 158220	CHICAGO, IL
B	07/19/2010 - 12/01/2011	ANDERSON & STRUDWICK, INCORPORATED	CRD# 48	CHICAGO, IL
IA	07/19/2010 - 12/01/2011	ANDERSON & STRUDWICK, INCORPORATED	CRD# 48	CHICAGO, IL
B	07/16/2009 - 07/15/2010	JESUP & LAMONT SECURITIES CORP	CRD# 39056	CHICAGO, IL
IA	07/16/2009 - 07/15/2010	JESUP & LAMONT SECURITIES CORP.	CRD# 39056	CHICAGO, IL
IA	01/03/2007 - 07/23/2009	INTEROCEAN WEALTH MANAGEMENT LLC	CRD# 140456	CHICAGO, IL
B	02/22/2008 - 04/28/2009	INTEROCEAN SECURITIES LLC	CRD# 141077	CHICAGO, IL
IA	06/02/2005 - 12/31/2006	COLUMN CAPITAL ADVISORS, LLC	CRD# 135118	CHICAGO, IL
IA	03/06/2003 - 05/26/2005	ERNST & YOUNG INVESTMENT ADVISERS LLP	CRD# 110921	CHICAGO, IL
B	04/23/2001 - 05/07/2002	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	12/21/1992 - 01/07/1994	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	



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	07/20/1992 - 09/25/1992	EURO-ATLANTIC SECURITIES INC.	CRD# 21367	
B	10/23/1990 - 07/31/1992	PRUCO SECURITIES CORPORATION	CRD# 5685	
B	10/23/1990 - 07/31/1992	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	

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
10/2023 - Present	USI	Business Development, Insurance Sales	Y	Valhalla, NY, United States
05/2017 - Present	Legend Advance Funding	Consultant	Y	New York, NY, United States
03/2015 - Present	CREATIVE RESOURCE INVESTMENT ADVISORS, LLC	FINANCIAL ADVISOR	Y	WARIWCK, RI, United States
01/2021 - 04/2023	Marsh Private Client Services	Vice President	Y	Chicago, IL, United States
06/2019 - 01/2021	The Horton Group	Business Development	Y	Chicago, IL, 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) Breakthrough Urban Ministries, Chicago, IL, non profit, planned giving consulting, volunteer, 2 - 4 hours per month. Start Date 2016.

2) Northwestern Memorial Hospital Chicago, IL - Transplant Advisory Council, board member, 0 - 4 hours per month, volunteer, Start Date 2013.



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

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: Regulator

Regulatory Action Initiated By: UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Sanction(s) Sought: Other: N/A

Date Initiated: 08/17/2015

Docket/Case Number: 3-16760

Employing firm when activity occurred which led to the regulatory action: ARISTON WEALTH MANAGEMENT, L.P.

Product Type: No Product

Allegations: SEC IA RELEASE 4177/AUGUST 17, 2015: THE SECURITIES AND EXCHANGE COMMISSION (COMMISSION) DEEMS IT APPROPRIATE AND IN THE PUBLIC INTEREST THAT CEASE-AND-DESIST PROCEEDINGS BE, AND HEREBY ARE, INSTITUTED PURSUANT TO SECTION 203(K) OF THE INVESTMENT ADVISERS ACT OF 1940 (ADVISERS ACT) AGAINST BRADFORD D. SZCZECINSKI. THIS PROCEEDING ARISES OUT OF A SIGNIFICANT OVERSTATEMENT OF ASSETS UNDER MANAGEMENT (AUM) AND COMPLIANCE FAILURES BY AN INVESTMENT ADVISER FORMERLY REGISTERED WITH THE COMMISSION. THE INVESTMENT ADVISER MISSTATED IN FILINGS WITH THE COMMISSION THAT IT HAD \$190 MILLION IN AUM IN MARCH 2012 WHEN IT HAD LESS THAN \$80 MILLION IN AUM. IN ADDITION, PRIOR TO THE STAFF OF THE COMMISSION'S OFFICE OF COMPLIANCE INSPECTIONS AND EXAMINATIONS COMMENCING AN EXAMINATION OF THE INVESTMENT ADVISER IN OCTOBER 2012, THE INVESTMENT ADVISER FAILED TO ADEQUATELY ADOPT AND IMPLEMENT WRITTEN COMPLIANCE POLICIES AND PROCEDURES AS REQUIRED BY THE ADVISERS ACT. SZCZECINSKI SERVED AS THE INVESTMENT



ADVISER'S PRESIDENT DURING THIS TIME PERIOD AND WAS A CAUSE OF THESE VIOLATIONS. SZCZECINSKI KNEW OR SHOULD HAVE KNOWN THAT HIS CONDUCT WOULD CONTRIBUTE TO THE INVESTMENT ADVISER FILING WITH THE COMMISSION MATERIALLY FALSE OR MISLEADING INFORMATION IN ITS MARCH 2012 ADV. SZCZECINSKI KNEW OR SHOULD HAVE KNOWN THAT THE INVESTMENT ADVISER HAD NOT ADEQUATELY ADOPTED OR IMPLEMENTED THE REQUIRED COMPLIANCE POLICIES AND PROCEDURES FOR A REGISTERED INVESTMENT ADVISER AND THAT HIS ACTS AND OMISSIONS WOULD CONTRIBUTE TO THE INVESTMENT ADVISER'S VIOLATION OF ADVISERS ACT RULE 206(4)-7. AS A RESULT OF THE CONDUCT DESCRIBED ABOVE, THE INVESTMENT ADVISER VIOLATED SECTION 207 OF THE ADVISERS ACT BY WILLFULLY MAKING MATERIAL MISSTATEMENTS OF ITS AUM IN REQUIRED FORMS ADV FILED WITH THE COMMISSION AND SZCZECINSKI WAS A CAUSE OF THE INVESTMENT ADVISER'S VIOLATIONS. THE INVESTMENT ADVISER ALSO VIOLATED SECTION 206(4) OF THE ADVISERS ACT AND RULE 206(4)-7 THEREUNDER BY FAILING TO IMPLEMENT WRITTEN POLICIES AND PROCEDURES REASONABLY DESIGNED TO PREVENT VIOLATIONS OF THE ADVISERS ACT AND ITS RULES AND SZCZECINSKI WAS A CAUSE OF THE INVESTMENT ADVISER'S VIOLATIONS.

Current Status: Final

Resolution: Order

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: 08/17/2015

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Undertaking

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise? No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$25,000.00

Portion Levied against individual: \$25,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement

IN ANTICIPATION OF THE INSTITUTION OF THESE PROCEEDINGS, SZCZECINSKI HAS SUBMITTED AN OFFER OF SETTLEMENT WHICH THE COMMISSION HAS DETERMINED TO ACCEPT. SOLELY FOR THE PURPOSE OF THESE PROCEEDINGS AND ANY OTHER PROCEEDINGS BROUGHT BY OR ON BEHALF OF THE COMMISSION, OR TO WHICH THE COMMISSION IS A PARTY, AND WITHOUT ADMITTING OR DENYING THE FINDINGS HEREIN, EXCEPT AS TO THE COMMISSION'S JURISDICTION OVER HIM AND THE



SUBJECT MATTER OF THESE PROCEEDINGS, WHICH ARE ADMITTED, SZCZECINSKI CONSENTS TO THE ENTRY OF THIS ORDER INSTITUTING CEASE-AND-DESIST PROCEEDINGS PURSUANT TO SECTION 203(K) OF THE INVESTMENT ADVISERS ACT OF 1940, MAKING FINDINGS, AND IMPOSING A CEASE-AND-DESIST ORDER. IN VIEW OF THE FOREGOING, THE COMMISSION DEEMS IT APPROPRIATE AND IN THE PUBLIC INTEREST TO IMPOSE THE SANCTIONS AGREED TO IN SZCZECINSKI'S OFFER. ACCORDINGLY, PURSUANT TO SECTION 203(K) OF THE ADVISERS ACT, IT IS HEREBY ORDERED THAT: SZCZECINSKI SHALL CEASE AND DESIST FROM COMMITTING OR CAUSING ANY VIOLATIONS AND ANY FUTURE VIOLATIONS OF SECTIONS 206(4) AND 207 OF THE ADVISERS ACT AND RULE 206(4)-7 THEREUNDER. SZCZECINSKI SHALL, WITHIN 14 DAYS OF THE ENTRY OF THIS ORDER, PAY A CIVIL MONEY PENALTY IN THE AMOUNT OF \$25,000. SZCZECINSKI SHALL COMPLY WITH THE UNDERTAKINGS ENUMERATED IN THE ORDER.

Reporting Source: Individual

Regulatory Action Initiated By: UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Undertaking

Date Initiated: 08/17/2015

Docket/Case Number: 3-16760

Employing firm when activity occurred which led to the regulatory action: Ariston Wealth Management, L.P.

Product Type: No Product

Allegations: Order states that Mr. Szczecinski, as the President of the investment adviser, Ariston Wealth Management, L.P., was a cause of the adviser's violations of sections 206(4), 207, and rule 206(4)-7 of the Advisers Act of 1940. The order states that the investment adviser misstated in its Form ADV filed that it had \$190 million in AUM in March 2012, when it had less than \$80 million, and failed to adequately adopt and implement written compliance policies and procedures. Pursuant to an Offer of Settlement, Mr. Szczecinski consented to the issuance of the Order without admitting or denying the Commission's findings.

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

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: 08/17/2015

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Undertaking

Monetary Sanction 1 of 1



Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$25,000.00
Portion Levied against individual:	\$25,000.00
Payment Plan:	Full payment of \$25,000 within 14 days of order entry.
Is Payment Plan Current:	Yes
Date Paid by individual:	08/25/2015
Was any portion of penalty waived?	No
Amount Waived:	



End of Report

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