



IAPD Report

RICHARD WALTER BOLEK

CRD# 2142497

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

RICHARD WALTER BOLEK (CRD# 2142497)

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 **05/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	04/15/2005
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	10/21/2005

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	INDEPENDENT FINANCIAL GROUP, LLC	125953	SUN CITY WEST, AZ	04/27/2005 - 10/21/2005
B	SENTRA SECURITIES CORPORATION	10249	PHOENIX, AZ	11/16/1998 - 04/26/2005
B	UNITED PACIFIC SECURITIES, INC.	21986	CARLSBAD, CA	06/03/1993 - 11/16/1998

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

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**
Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130
Firm ID#: 7717

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	04/15/2005
B	FINRA	Invest. Co and Variable Contracts	Approved	04/15/2005
B	FINRA	Investment Co./Variable Contracts Prin	Approved	04/15/2005
B	Arizona	Agent	Approved	04/15/2005
IA	Arizona	Investment Adviser Representative	Approved	10/21/2005
B	California	Agent	Approved	04/15/2005
B	Florida	Agent	Approved	04/15/2005
B	Illinois	Agent	Approved	04/15/2005
B	Indiana	Agent	Approved	01/14/2021
B	Iowa	Agent	Approved	01/07/2019
B	Kentucky	Agent	Approved	07/27/2022
B	Michigan	Agent	Approved	04/15/2005
B	New Jersey	Agent	Approved	08/16/2018



Qualifications

Regulator	Registration	Status	Date
B New Mexico	Agent	Approved	10/06/2009
B Ohio	Agent	Approved	01/25/2019
B Texas	Agent	Approved	10/11/2016
B Utah	Agent	Approved	12/09/2022
B Virginia	Agent	Approved	10/16/2017
B Wisconsin	Agent	Approved	02/19/2024

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC

1 East Apache Street #H
Wickenburg, AZ 85390



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
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/26/1992

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	10/21/1994
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/01/1991

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	05/07/1991

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	04/27/2005 - 10/21/2005	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 125953	SUN CITY WEST, AZ
B	11/16/1998 - 04/26/2005	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	06/03/1993 - 11/16/1998	UNITED PACIFIC SECURITIES, INC.	CRD# 21986	CARLSBAD, CA
B	10/30/1992 - 05/05/1993	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	06/08/1992 - 10/16/1992	SIMMERS CAPITAL MANAGEMENT CORPORATION	CRD# 29960	PHOENIX, AZ
B	01/03/1992 - 06/09/1992	FORTIS INVESTORS, INC.	CRD# 421	OAKDALE, MN
B	05/03/1991 - 01/03/1992	TITAN/VALUE EQUITIES GROUP, INC.	CRD# 6359	IRVINE, 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
04/2005 - Present	INDEPENDENT FINANCIAL GROUP, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SUN CITY WEST, AZ, United States
04/2005 - Present	INDEPENDENT FINANCIAL GROUP, LLC	REGISTERED REPRESENTATIVE	Y	SUN CITY WEST, AZ, United States
05/1992 - Present	STRATEGIC FINANCIAL GROUP	INSURANCE SALES AND TAX PREPARATION	Y	SUN CITY WEST, AZ, 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) DESTINATION WEALTH ADVISOR GROUP

POSITION: Officer/Director NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 02/26/2020



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: 13540 Camino Del Sol, #4, Sun City West AZ 85375, United States
DESCRIPTION: 50% owner of DBA used to market securities and advisory services.

(2) STRATEGIC FINANCIAL GROUP

POSITION: Officer/Director NATURE: Tax Preparation/Accounting/Bookkeeping/CPA INVESTMENT RELATED: Yes NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 15 START DATE: 05/01/1992
ADDRESS: 13540 Camino Del Sol, #4, Sun City West AZ 85375, United States
DESCRIPTION: 100% OWNER OF STRATEGIC FINANCIAL GROUP. PROVIDING TAX PREPARATION.

(3) CHILL ZONE, LLC

POSITION: Member NATURE: Real Estate Sales/Rental Properties/Property Management INVESTMENT RELATED: No
NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2006
ADDRESS: 850 N Quimby Dr, Wickenburg AZ 85390, United States
DESCRIPTION: (5) 50% OWNER OF CHILL ZONE, LLC. VACATION PROPERTY. NON-INVESTMENT RELATED. LESS THAN 1% TIME SPENT. LOCATED IN MUNDS PARK, AZ

(4) FINANCIAL PLANNING OFFICES OF RICHARD W. BOLEK

POSITION: Officer/Director NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 04/01/2015
ADDRESS: 1 East Apache Street #h, Wickenburg AZ 85390, United States
DESCRIPTION: (4) 100% OWNER OF DBA FINANCIAL PLANNING OFFICES OF RICHARD W. BOLEK. PROVIDING CONSULTING, TRUST DOCUMENT PREPERATION AND INSURANCE SERVICES, INCLUDING LIFE, HEALTH AND FIXED ANNUITIES. SINCE 2015. INVESTMENT RELATED. 10% TIME SPENT. BUSINESS CONDUCTED AT ADDRESS OF RECORD.

(5) AZBERR FAMILY TRUST

POSITION: Trustee & Grantor & POA of My Family Trust with myself and my wife Bobbie Bolek NATURE: Acting as a POA, Trustee, Executor (This activity is strictly limited and will only be approved for direct family members. If you have questions, please call a Compliance Officer). INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0
START DATE: 12/01/2021
ADDRESS: 850 N Quimby Dr, Wickenburg AZ 85390, United States
DESCRIPTION: Trustee, Grantor, POA of my family trust with my wife Bobbie Bolek

(6) DWAG & CO

POSITION: Officer/Director NATURE: Tax Preparation/Accounting/Bookkeeping/CPA INVESTMENT RELATED: No NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 15 START DATE: 05/01/1992
ADDRESS: 1 E Apache St # H, Wickenburg AZ 85390, United States
DESCRIPTION: (1) 100% OWNER- DWAG& CO TAX PREPARATION SINCE 05/1992. NON INVESTMENT RELATED. APPROX 10% TIME SPENT. BUSINESS CONDUCTED AT OFFICE ADDRESS OF RECORD. NAME CHANGE FROM STRATEGIC FINANCIAL GROUP EFFECTIVE 2024

(7) TRUSTEE

POSITION: Trustee NATURE: Acting as a POA, Trustee, Executor (This activity is strictly limited and will only be approved for direct family members. If you have questions, please call a Compliance Officer). INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/21/2011
ADDRESS: 850 N Quimby Dr, Wickenburg AZ 85390, United States
DESCRIPTION: (3) TRUSTEE FOR PARENTS TRUST, WALTER & STELLA BOLEK TRUST . BOTH PARENTS DECEASED. NO METHOD OF PAY/COMPENSATION. NON-REPORTABLE. BUSINESS CONDUCTED AT REPS RESIDENTIAL ADDRESS.



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	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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INDEPENDENT FINANCIAL GROUP LLC
Allegations:	STATEMENT OF CLAIM ALLEGED UNSUITABILITY, NEGLIGENCE AND BREACH OF FIDUCIARY DUTY IN CONNECTION WITH DPP INVESTMENTS PURCHASED IN 2006-2007.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$438,230.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	12-02545
Filing date of arbitration/CFTC reparation or civil litigation:	07/11/2012

Customer Complaint Information

Date Complaint Received:	07/23/2012
Complaint Pending?	No



Status: Settled

Status Date: 07/17/2013

Settlement Amount: \$43,500.00

Individual Contribution Amount: \$0.00

Broker Statement

REGISTRANT WAS SUBJECT BUT NOT A NAMED PARTY. FIRM AND REGISTRANT DENY EACH ALLEGATION IN STATEMENT OF CLAIM. THE INVESTMENTS AND THEIR RISKS/REWARDS WERE PROPERLY PRESENTED TO THE CLIENT. WITHOUT ADMITTING OR DENYING THE ALLEGATIONS SET FORTH IN THE CLAIM, THIS MATTER WAS RESOLVED BY IFG. REGISTERED REPRESENTATIVE DID NOT CONTRIBUTE TO THE SETTLEMENT WHICH WAS ENTERED INTO BY THE FIRM IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATING THE MATTER.



End of Report

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