IAPD Report

KIRT W CARSTENS

CRD# 2192522

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

KIRT W CARSTENS (CRD# 2192522)

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 **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CREATIVEONE SECURITIES, LLC	CRD# 152974	05/02/2011
IA	CREATIVEONE SECURITIES, LLC	CRD# 152974	05/05/2011

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	ARNOLDS PARK, IA	10/19/2005 - 05/18/2011
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	ARNOLDS PARK, IA	07/13/2005 - 05/18/2011
B	NYLIFE SECURITIES INC.	5167	NEW YORK, NY	01/29/1992 - 07/26/2005

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	5

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

Employment 1 of 1

Firm Name: **CREATIVEONE SECURITIES, LLC**

Main Address: 6330 SPRINT PARKWAY, SUITE 400
OVERLAND PARK, KS 66211

Firm ID#: 152974

	Regulator	Registration	Status	Date
B	FINRA	Corporate Securities Represent	Approved	05/02/2011
B	FINRA	Invest. Co and Variable Contracts	Approved	05/02/2011
B	Arizona	Agent	Approved	05/02/2011
B	Colorado	Agent	Approved	03/08/2012
B	Iowa	Agent	Approved	05/05/2011
IA	Iowa	Investment Adviser Representative	Approved	05/05/2011
B	Kansas	Agent	Approved	05/02/2011
B	Minnesota	Agent	Approved	05/02/2011
B	Missouri	Agent	Approved	01/06/2016
B	Nebraska	Agent	Approved	05/02/2011
B	North Carolina	Agent	Approved	08/10/2020
B	Ohio	Agent	Approved	04/01/2026
B	South Dakota	Agent	Approved	05/10/2011

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	12/11/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	01/02/2026
B	Wisconsin	Agent	Approved	01/03/2025
B	Wyoming	Agent	Approved	04/23/2018

Branch Office Locations

CREATIVEONE SECURITIES, LLC
605 HIGHWAY 71 SOUTH
ARNOLDS PARK, IA 51331

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Corporate Securities Limited Representative Examination (S62)	Series 62	04/12/2010
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/27/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/17/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/24/1992

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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.

 Report about KIRT W CARSTENS.

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	10/19/2005 - 05/18/2011	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	ARNOLDS PARK, IA
B	07/13/2005 - 05/18/2011	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	ARNOLDS PARK, IA
B	01/29/1992 - 07/26/2005	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, 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
05/2011 - Present	CreativeOne Securities, LLC formerly Client One Securities, LLC	Registered Representative/Investment Adviser Representative	Y	OVERLAND PARK, KS, 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.) Carstens Financial Group, LLC; investment related; 605 HWY 71 Arnolds Park, IA 57331; DBA/Fixed Insurance/Health/Life; Owner; 08/2005; 150 hrs/mo; 125 hrs/mo
2.) CFG Charity ProAm; not investment related; Golf charity organization; Chairman/Member; 06/2015; 10 hrs/mo; 5 hrs/mo; Raise Funds/Organize tournament
3.) Okoboji Community Schools; not investment related; Arnolds Park, IA; 7/8th grade basketball; volunteer coach; 80 hrs/mo; 0 hrs/mo

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	5

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CREATIVEONE SECURITIES, LLC
Allegations:	The client alleges that the representative recommended a highly concentrated investment in a security product despite the client having no prior investment knowledge or experience. Additionally, the client alleges a lack of communication from the representative, false disclosure of information, and misleading advertising regarding his services.
Product Type:	Other: Non-Traded Preferred Stock
Alleged Damages:	$379,426.40
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/01/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	NYLIFE SECURITIES INC.
Allegations:	WITH REGARD TO A VARIABLE UNIVERSAL LIFE PURCHASED IN DECEMBER 1995, CUSTOMER ALLEGES THAT HE WAS TOLD BY THE RR THAT THIS WAS A PAID-UP POLICY AND THAT NO OTHER PREMIUMS WOULD BE DUE.
Product Type:	Insurance
Alleged Damages:	$6,230.67

Customer Complaint Information

Date Complaint Received:	02/13/2007
Complaint Pending?	No
Status:	Denied
Status Date:	04/24/2007
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NY LIFE SECURITIES, INC
Allegations:	WITH REGARD TO A VARIABLE UNIVERSAL LIFE PURCHASED IN DECEMBER 1995, CUSTOMER ALLEGES THAT HE WAS TOLD BY THE RR THAT THIS WAS A PAID-UP POLICY AND THAT NO OTHER PREMIUMS WOULD BE DUE.
Product Type:	Insurance
Alleged Damages:	$6,230.67

Customer Complaint Information

Date Complaint Received:	02/22/2007
Complaint Pending?	No
Status:	Denied
Status Date:	02/28/2007
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM DENIES THIS COMPLAINT ON THE BASIS THAT AFTER REVIEW, IT WAS FOUND TO HAVE NO MERIT. IN CONCLUSION, THE REGISTERED REPRESENTATIVE HAS THE FOLLOWING STATEMENT TO ADD: I DENY THE ACCUSATION THAT THE CLIENT WAS MISLED. I HAVE THE APPLICATION, SIGNED ILLUSTRATION, AND THE CLIENT NOTES THAT THERE WOULD BE ADDITIONAL SCHEDULED PREMIUMS TO BE MADE. CLIENT HAD A

HISTORY OF LAPSING POLICIES, AFTER ATTEMPTS BY ME TO CONSERVE. I HAVE PHONE AND MEETING NOTES DOCUMENTING DISCUSSION ABOUT PREMIUMS, AND NOTES WHERE SEVERAL REVIEW MEETINGS OVER THE YEARS WERE DECLINED BY THE CLIENT. COPIES OF ALL NOTES AND DOCUMENTS HAVE BEEN SUPPLIED TO MY SUPERVISOR.

Disclosure 3 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NYLIFE SECURITIES INC.
Allegations:	WITH REGARD TO INVESTMENTS MADE IN AN ACCOUNT ESTABLISHED IN JANUARY 2001, THE CUSTOMER ALLEGES HE WAS NOT ADEQUATELY INFORMED OF THE TERMS OF THE INVESTMENT'S SALES CHARGES AND FEES. THE CUSTOMER REQUESTS A REFUND OF THE SALES CHARGES.
Product Type:	Mutual Fund(s)
Alleged Damages:	$7,666.55

Customer Complaint Information

Date Complaint Received:	04/23/2003
Complaint Pending?	No
Status:	Settled
Status Date:	09/04/2003
Settlement Amount:	$6,274.42
Individual Contribution Amount:	$0.00
Broker Statement	UPON REVIEW OF THE POLICY RECORDS AND DATA, THE COMPANY OFFERED TO WAIVE ANY CONTINGENT DEFERRED SALES CHARGES ASSOCIATED WITH THE REDEMPTION OF THE MUTUAL FUND SHARES THAT WERE HELD IN THE ACCOUNT.

Disclosure 4 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NYLIFE SECURITIES INC.
Allegations:	WITH REGARD TO A VARIABLE ANNUITY PURCHASED IN MAY 1998 BY [CUSTOMER] (NOW DECEASED), THE ATTORNEY ALLEGES THAT THE ANNUITANT PURCHASED THE ANNUITY BASED ON MY REPRESENTATION OF THE "THREE YEAR RESET" PROVISION. THE CUSTOMER'S ATTORNEY FURTHER ALLEGES THAT THE "RESET" PROVISION DID NOT APPLY TO THE ANNUITANT DUE TO HER AGE, THEREFORE CAUSING THE BENEFICIARIES TO RECEIVE A LOWER BENEFIT THAN ORIGINALLY QUOTED. THE CUSTOMER'S ATTORNEY IS REQUESTING THE DIFFERENCE BETWEEN THE AMOUNT PAID TO THE BENEFICIARIES AND THE AMOUNT ORIGINALLY STATED THEY WOULD RECEIVE, WHICH REPRESENTS THE ALLEGED COMPENSATORY DAMAGE AMOUNT LISTED BELOW.
Product Type:	Annuity(ies) - Variable

Alleged Damages: $24,286.55

Customer Complaint Information

Date Complaint Received: 10/16/2002

Complaint Pending? No

Status: Settled

Status Date: 12/05/2002

Settlement Amount: $24,286.55

Individual Contribution Amount: $0.00

Broker Statement UPON REVIEW OF POLICY RECORDS AND DATA, NEW YORK LIFE OFFERED TO REFUND THE DIFFERENCE BETWEEN THE DEATH BENEFIT PAID AND WHAT THE DEATH BENEFIT WOULD HAVE BEEN HAD THE RESET FEATURE BEEN APPLICABLE. THE CUSTOMER ACCEPTED THE OFFER.

Disclosure 5 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES INC.

Allegations: WITH REGARDS TO FIVE VARIABLE ANNUITIES PURCHASED IN DECEMBER 1996 THROUGH APRIL 2001, THE CUSTOMERS ALLEGE THAT I "REPRESENTED THAT THE AMOUNT INVESTED WAS GUARANTEED AGAINST A LOSS." THE CUSTOMERS FURTHER ALLEGE THEY WERE TOLD "AT EACH ANNIVERSARY (OF THE POLICY) THE GUARANTEE WOULD BE INCREASED TO LOCK IN FUTURE GAINS." THE CUSTOMERS NOW FIND THAT THIS GUARANTEE ONLY APPLIES TO THE POLICY'S DEATH BENEFIT. CUSTOMERS REQUEST THEIR CONTRACTS BE RESCINDED WITHOUT SURRENDER CHARGES.

Product Type: Annuity(ies) - Variable

Alleged Damages: $267,000.00

Customer Complaint Information

Date Complaint Received: 03/15/2002

Complaint Pending? No

Status: Denied

Status Date: 04/17/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement UPON REVIEW OF POLICY RECORDS AND DATA, NEW YORK LIFE DID NOT FIND SUFFICIENT EVIDENCE TO SUPPORT THE CUSTOMER'S CLAIMS. NO OFFER OF COMPENSATION HAS BEEN MADE TO THE CUSTOMER.

End of Report

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