



IAPD Report

TODD DEMOSS

CRD# 2215247

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

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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

TODD DEMOSS (CRD# 2215247)

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
IA	WELLS FARGO ADVISORS	CRD# 11025	09/07/2023
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	09/07/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **32** 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	WELLS FARGO CLEARING SERVICES, LLC	19616	OMAHA, NE	01/03/2011 - 09/07/2023
IA	WELLS FARGO CLEARING SERVICES, LLC	19616	OMAHA, NE	01/03/2011 - 09/07/2023
IA	WELLS FARGO INVESTMENTS, LLC	10582	SIoux CITY, IA	03/08/2003 - 01/03/2011

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



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

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 11025

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/07/2023
B	FINRA	General Securities Principal	Approved	01/09/2024
B	Alabama	Agent	Approved	09/18/2023
B	Arizona	Agent	Approved	09/07/2023
B	Arkansas	Agent	Approved	09/07/2023
B	California	Agent	Approved	09/07/2023
B	Colorado	Agent	Approved	09/07/2023
B	Florida	Agent	Approved	09/07/2023
B	Illinois	Agent	Approved	09/07/2023
B	Indiana	Agent	Approved	10/17/2025
B	Iowa	Agent	Approved	09/08/2023
IA	Iowa	Investment Adviser Representative	Approved	09/08/2023
B	Kansas	Agent	Approved	09/07/2023



Qualifications

Regulator	Registration	Status	Date
B Louisiana	Agent	Approved	09/07/2023
B Maryland	Agent	Approved	09/07/2023
B Massachusetts	Agent	Approved	09/07/2023
B Michigan	Agent	Approved	09/07/2023
B Minnesota	Agent	Approved	09/15/2023
B Mississippi	Agent	Approved	09/07/2023
B Missouri	Agent	Approved	09/07/2023
IA Missouri	Investment Adviser Representative	Approved	09/07/2023
B Montana	Agent	Approved	09/07/2023
B Nebraska	Agent	Approved	09/07/2023
IA Nebraska	Investment Adviser Representative	Approved	09/07/2023
B Nevada	Agent	Approved	09/07/2023
B North Dakota	Agent	Approved	02/18/2025
B Oklahoma	Agent	Approved	11/24/2025
B Oregon	Agent	Approved	09/07/2023
B Pennsylvania	Agent	Approved	09/07/2023
B South Dakota	Agent	Approved	09/13/2023
B Tennessee	Agent	Approved	09/07/2023
B Texas	Agent	Approved	09/07/2023



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	09/07/2023
B Utah	Agent	Approved	09/07/2023
B Virginia	Agent	Approved	05/28/2026
B Washington	Agent	Approved	07/15/2025
B Wisconsin	Agent	Approved	08/26/2025
B Wyoming	Agent	Approved	09/07/2023

Branch Office Locations

WELLS FARGO ADVISORS
13305 BIRCH DR.
SUITE 203 2ND FLOOR
OMAHA, NE 68164




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, 2 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	01/09/2024

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	03/23/1998

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	03/04/2003
	Uniform Securities Agent State Law Examination (S63)	Series 63	03/25/1998

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	01/03/2011 - 09/07/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	OMAHA, NE
IA	01/03/2011 - 09/07/2023	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	OMAHA, NE
IA	03/08/2003 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SIOUX CITY, IA
B	01/03/2003 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SIOUX CITY, IA
B	08/21/2003 - 12/31/2003	WELLS FARGO BROKERAGE SERVICES, L.L.C.	CRD# 16100	MINNEAPOLIS, MN
B	03/24/1998 - 01/02/2003	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
09/2023 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	SIOUX CITY, IA, United States
11/2016 - 09/2023	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SIOUX CITY, IA, United States
01/2011 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SIOUX CITY, IA, 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.

DEMOSS WEALTH MANAGEMENT, LLC, INVT RELATED, OMAHA, NE, 100% OWNERSHIP, START DATE 4/24/0023, 20 HRS PER MONTH, 20 HRS DURING TRADING, FINET PRACTICE.

ARVADA WEALTH LLC; INV RELATED; OMAHA, NE; 50 % OWNERSHIP; START DATE 4/4/2023; 160 HOURS PER MONTH; 8 DURING TRADING; FINET PRACTICE.

RED HERON LLC; INV RELATED; OMAHA, NE; 100% OWNERSHIP WITH SPOUSE; START DATE 4/1/2024; 2 HOURS PER MONTH; 0 DURING TRADING; OWNER.

RENTAL PROPERTY - FARM; INV RELATED; FAIRFAX,MO; AGRICULTURE AND OUTDOOR RECREATION;50% OWNERSHIP; START DATE: 12/15/2025; 20 HRS PER MONTH; 0 HRS DURING TRADING;|



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

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:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	Attorney for customer complained that the investments recommended and purchased were not within State law requirements and demands rescission and return of full purchase price. (3/23/2022-10/6/2023)
Product Type:	CD
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm cannot make a good faith determination that the damages from the alleged conduct would be less than \$5,000.
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:	10/06/2023
Complaint Pending?	No
Status:	Denied
Status Date:	11/22/2023



Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm

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

Allegations: CLIENT ALLEGES, WHEN THE MARKET BEGAN TO DROP, HE INFORMED THE IR HE WANTED TO LIQUIDATE HIS ANNUITY (PURCHASED IN 1998). CLIENT STATES THE IR REFUSED TO LIQUIDATED DUE TO THE PENALTIES AND, AS HE CONTINUED HOLDING THE ANNUITY, HE LOST APPROXIMATELY \$25,000.00. CLIENT STATES HE HAS SINCE DISCOVERED THE SUB-ACCOUNT ALLOCATIONS COULD HAVE BEEN CHANGED (WITH NO PENALTIES).

Product Type: Annuity(ies) - Variable

Alleged Damages: \$25,000.00

Customer Complaint Information

Date Complaint Received: 03/30/2005

Complaint Pending? No

Status: Denied

Status Date: 04/20/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement ACCORDING TO OUR RECORDS, THE ANNUITY WAS PURCHASED IN NOVEMBER 1998 WITH A TOTAL AMOUNT INVESTED \$60,001.06. IT IS UNDERSTOOD THE ANNUITY WAS PURCHASED AT ANOTHER FIRM AND SUBSEQUENTLY TRANSFERRED TO EDWARD JONES. ACCORDING TO HARTFORD THE CLIENT HAS REMOVED A TOTAL OF \$25,900.00 FROM THE CONTRACT FROM JANUARY 15, 1999 THROUGH MARCH 15, 2005. AS OF APRIL 19, 2005, THE CONTRACT VALUE WAS \$32,533.88 WHICH REPRESENTS A LOSS OF APPROXIMATELY \$1,500.00. SINCE THE ANNUITY WAS PURCHASED THE CLIENT HAS RECEIVED STATEMENTS WHICH PROVIDE INFORMATION REGARDING THE ANNUITY TO INCLUDE THE SUB-ACCOUNT ALLOCATIONS. IN THE CLIENT'S CORRESPONDENCE, HE HAS INDICATED HE CONTACTED THE IR AND INFORMED THE IR HE WANTED TO "GET OUT" OF THE ANNUITY. THE CLIENT HAS FURTHER INDICATED THE IR INFORMED HIM OF THE CONTINGENT DEFERRED SALES CHARGE ASSOCIATED WITH THE LIQUIDATION AND THE IR ADVISED THE CLIENT TO CONTINUE HOLDING THE ANNUITY. THE IR HAS NOT BEEN EMPLOYED WITH EDWARD JONES SINCE 2002. THEREFORE, IT WOULD SEEM, IF THE CLIENT HAD AN ISSUE WITH THE CONTRACT IT WOULD HAVE BEEN BROUGHT TO OUR ATTENTION PREVIOUSLY. EXPLAINED WHILE WE UNDERSTAND THE CLIENT'S DISAPPOINTMENT REGARDING THE DECLINE IN THE VALUE OF THE ANNUITY, IT APPEARS THE DECLINE IS ATTRIBUTED TO MARKET FLUCTUATION AS WELL AS WITHDRAWALS. CLAIM DENIED.



Reporting Source: Individual

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

Allegations: CLIENT ALLEGES, WHEN THE MARKET BEGAN TO DROP, HE INFORMED THE IR HE WANTED TO LIQUIDATE HIS ANNUITY (PURCHASED IN 1998). CLIENT STATES THE IR REFUSED TO LIQUIDATE, DUE TO THE PENALTIES, AND, AS HE CONTINUED HOLDING THE ANNUITY, HE LOST APPROXIMATELY \$25,000.00. CLIENT STATES HE HAS SINCE DISCOVERED THE SUB-ACCOUNT ALLOCATIONS COULD HAVE BEEN CHANGED (WITH NO PENALTIES).

Product Type: Annuity(ies) - Variable

Alleged Damages: \$25,000.00

Customer Complaint Information

Date Complaint Received: 03/30/2005

Complaint Pending? No

Status: Denied

Status Date: 04/20/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement

DON BRAUNINGER DID NOT PURCHASE HIS HARTFORD DIRECTOR CONTACT FROM EDWARD JONES. HE PURCHASED IT FROM ELAINE SANDERS AT SECURITY NATIONAL BANK. DON CHANGED THE BROKER/DEALER TO JONES AND MYSELF SOMETIME AFTER THE PURCHASE AS HE WAS UNHAPPY WITH SNB. THE CONTRACT WAS INVESTED IN A BALANCED ACCOUNT OF STOCKS AND BONDS (HARTFORD ADVISER) WHERE IT REMAINS TODAY. DON WAS TAKING HEAVY WITHDRAWALS FROM THE CONTRACT. HE INITIALLY INVESTED \$60,000 AND HAD TAKEN OUT \$25,900 THROUGH MARCH 2005. THE CURRENT VALUE OF THE CONTRACT AS OF THE WEEK OF 4/4/05 WAS \$33,094. THIS WOULD INDICATE THAT HIS CONTRACT LOSS DUE TO PERFORMANCE IS \$1,006, NOT THE \$25,000 ALLEGED IN THE COMPLAINT. I DID NOT "REFUSE" TO LIQUIDATE DON'S CONTRACT AS ALLEGED, I INFORMED HIM THAT IF HE WERE TO LIQUIDATE THERE WOULD BE PENALTIES ASSESSED BY HARTFORD. DON CHOSE NOT TO LIQUIDATE DUE TO THIS FACT. WE ALSO DISCUSSED THE VARIOUS SUBACCOUNT OPTIONS, AGAIN A BALANCED APPROACH WAS PRUDENT GIVEN THE MARKET CONDITIONS AND HIS HIGH WITHDRAWAL RATE. HE AGREED TO MAINTAIN THE ADVISERS SUBACCOUNT.



End of Report

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