IAPD Report

GLENN PATRICK CUMMINGS

CRD# 2314302

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

GLENN PATRICK CUMMINGS (CRD# 2314302)

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 **07/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FOUNDATIONS INVESTMENT ADVISORS LLC	CRD# 175083	07/31/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	AE WEALTH MANAGEMENT, LLC	282580	Tampa, FL	11/05/2019 - 07/25/2024
IA	HORTER INVESTMENT MANAGEMENT, LLC	119880	Tampa, FL	03/23/2017 - 10/31/2019

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	3

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

Employment 1 of 1

Firm Name: **FOUNDATIONS INVESTMENT ADVISORS LLC**

Main Address: 4050 E. COTTON CENTER BLVD.
SUITE 40
PHOENIX, AZ 85040

Firm ID#: 175083

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	07/31/2024

Branch Office Locations

FOUNDATIONS INVESTMENT ADVISORS LLC
10150 Highland Manor Dr
Ste. 200
Tampa, FL 33610

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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
No information reported.		

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/26/2014

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.

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	11/05/2019 - 07/25/2024	AE WEALTH MANAGEMENT, LLC	CRD# 282580	Tampa, FL
IA	03/23/2017 - 10/31/2019	HORTER INVESTMENT MANAGEMENT, LLC	CRD# 119880	Tampa, FL

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
07/2024 - Present	FOUNDATIONS INVESTMENT ADVISORS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	TAMPA, FL, United States
02/2023 - Present	AFEA-American Financial Education Alliance	Chapter President	Y	Concord, NC, United States
03/2008 - Present	GULF COAST RECORDS, LLC	MANAGING MEMBER	N	APOLLO BEACH, FL, United States
12/2005 - Present	BIG FINANCIAL SERVICES,LLC	OWNER/ LIFE INSURANCE AGENT/ EDUCATOR	Y	BRANDON, FL, United States
11/2019 - 07/2024	AE WEALTH MANAGEMENT, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	Topeka, KS, United States
03/2017 - 10/2019	HORTER INVESTMENT MANAGEMENT, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	CINCINATTI, OH, United States
03/2010 - 09/2017	ACCURATE ADVISORY GROUP	LIFE INSURANCE AGENT	Y	WESLEY CHAPEL, FL, United States
03/2007 - 09/2017	ADVANCED INDOOR	OWNER	N	BRANDON, FL, 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.) GULF COAST RECORDS, LLC; NOT INVESTMENT RELATED; 1234 ACAPPELLA LN, APOLLO BEACH, FL 33572; ARTIST DEVELOPMENT AND MANAGEMENT; MANAGING MEMBER; START DATE 03/2008; APPROX 20 HRS/MO; APPROX 0 HRS/MO DURING SECURITIES TRADING HOURS; GENERAL DUTIES INVOLVED WITH ARTIST DEVELOPMENT AND

Registration & Employment History

OTHER BUSINESS ACTIVITIES

MANAGEMENT.

2.) BIG FINANCIAL SERVICES, LLC: YES INVESTMENT RELATED; 101050 HIGHLAND MANOR DR., SUITE 200, TAMPA, FL 33610; INSURANCE SALES; OWNER/LIFE INSURANCE AGENT; START DATE 12/2005; APPROX 160 HRS/MONTH; APPROX 160 HRS/MONTH DURING TRADING; INSURANCE SALES AND SERVICES.

3.) BIG FINANCIAL SERVICES, LLC: YES INVESTMENT RELATED; 101050 HIGHLAND MANOR DR., SUITE 200, TAMPA, FL 33610; OWNER/EDUCATOR; 2-5 HRS/MONTH DEVOTED TO OTHER BUSINESS;2-5 HOURS DEVOTED TO OTHER BUSINESS DURING SECURITIES TRADING HOURS' NON-LEGAL ESTATE PLANNING ADMINISTRATIVE SERVICES; DUTIES INCLUDE NON-LEGAL SERVICES TO ASSIST CLIENTS WITH DOCUMENT ORGANIZATION, DATA ENTRY, AND PLATFORM NAVIGATION RELATED TO ESTATE PLANNING SOFTWARE.

4.) AFEA-AMERICAN FINANCIAL EDUCATION ALLIANCE; INVESTMENT RELATED; 349 COPPERFIELD BLVD NE, STE - L#106, CONCORD NC 28025, UNITED STATES; START DATE: 02/06/2023; CHAPTER PRESIDENT; AFEA IS A NATIONAL, 501(C)(3) NON-PROFIT ORGANIZATION. 4 HOURS/MONTH DEVOTED TO OTHER BUSINESS; 4 HOURS/MONTH DEVOTED TO OTHER BUSINESS DURING SECURITIES TRADING HOURS. OFFERS FINANCIAL EDUCATION TO THE GENERAL PUBLIC, TAUGHT BY QUALIFIED AND TRAINED INSTRUCTORS. THESE INSTRUCTORS ARE ALSO KNOWN AS CHAPTER PRESIDENTS, AND SOME CHAPTERS HAVE ADDITIONAL MEMBERS CALLED SUB-AGENTS OR CHAPTER DIRECTORS.

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	3

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 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/23/2017
Docket/Case Number:	68983-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Horter Investment Management, Inc.
Product Type:	No Product
Allegations:	subject to an adverse administrative order by a state agency regulating insurance.
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:	03/23/2017
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	03/23/2017
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	On 3/23/2017, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Glenn Patrick Cummings. Mr. Cummings accepts and agrees to, without a hearing and without an adjudication of any issue of law or fact, to the finding of the Office. The Office found that Mr. Cummings was the subject to an adverse administrative order by a state insurance agency, the Florida Department of Financial Services. Mr. Cummings agreed to pay an administrative fine in the amount of $5,000. The Office agreed to approve Glenn Patrick Cumming's application as an associated person (RA) with Horter Investment Management, LLC effective 3/23/2017.

Reporting Source:	Individual
Regulatory Action Initiated By:	State of Florida Department of Financial Regulation
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	01/31/2017
Docket/Case Number:	68983-SR
Employing firm when activity occurred which led to the regulatory action:	Independent Insurance Agent
Product Type:	Insurance
Allegations:	No Allegations. This is a stipulation and consent order to help expedite a resolved status of the Consent Order (Case No. 131997-13-AG)
Current Status:	Final
Resolution:	Stipulation and Consent
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:	03/10/2017
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	Paid in full
Is Payment Plan Current:	Yes
Date Paid by individual:	03/14/2017
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 3

Reporting Source:	Individual
Regulatory Action Initiated By:	State of Florida Department of Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	10/28/2016
Docket/Case Number:	180341-15-AG
Employing firm when activity occurred which led to the regulatory action:	American Equity
Product Type:	Insurance
Allegations:	An alleged compliant was filed against Mr. Cummings for making defamatory statements concerning another insurance agent in connection with an insurance transaction.
Current Status:	Final
Resolution:	Stipulation and Consent
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:	01/05/2017
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00

Payment Plan:	Paid in full
Is Payment Plan Current:	Yes
Date Paid by individual:	02/09/2017
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	Cummings denied all the allegations and requested a formal administrative proceeding.

Disclosure 3 of 3

Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Sanction(s) Sought:	Restitution Suspension
Date Initiated:	08/30/2013
Docket/Case Number:	131997-13-AG
Employing firm when activity occurred which led to the regulatory action:	INDEPENDENT INSURANCE AGENT
Product Type:	Annuity-Fixed
Allegations:	Under the advice from senior life/health agent and securities licensed broker with Transamerica, I was asked by [third party] to collect his fee for a mutual client. It was brought to my attention by the state of FL that there was a difference of $77.28 extra that was charged in error. I immediately refunded the client. I was ordered to pay restitution and a simple 2 year probation with the state of FL.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	12/05/2013
Sanctions Ordered:	Restitution Other: TWO YEARS PROBATION
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Restitution
Total Amount:	$10,107.75
Portion Levied against individual:	$10,107.75
Payment Plan:	

Is Payment Plan Current:	
Date Paid by individual:	10/22/2013
Was any portion of penalty waived?	No
Amount Waived:	

End of Report

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