



## IAPD Report

# WAYNE SCOTT BRUNT

CRD# 2338336

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
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

## WAYNE SCOTT BRUNT (CRD# 2338336)

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 **01/03/2022**.

## CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA CREATIVEONE WEALTH, LLC	CRD# 281213	12/11/2017

## 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
B PACKERLAND BROKERAGE SERVICES, INC.	37031	Phoenix, AZ	06/16/2014 - 12/31/2016
IA PACKERLAND BROKERAGE SERVICES, INC.	37031	Phoenix, AZ	06/16/2014 - 12/31/2016
IA FIRST HEARTLAND CONSULTANTS, INC.	110377	SCOTTSDALE, AZ	03/19/2007 - 04/16/2014

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

### Employment 1 of 1

Firm Name: **CREATIVEONE WEALTH, LLC**  
Main Address: 6330 SPRINT PKWY  
SUITE 400  
OVERLAND PARK, KS 66211  
Firm ID#: 281213

Regulator	Registration	Status	Date
<b>IA</b> Arizona	Investment Adviser Representative	Approved	01/22/2018

### Branch Office Locations

**CREATIVEONE WEALTH, LLC**  
2550 W. Union Hills Drive  
Suite 350-7376  
Phoenix, AZ 85027



## 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 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/22/2000

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	12/31/2016
General Securities Representative Examination (S7)	Series 7	09/28/2000
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/04/1993

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	11/24/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	05/04/1993

### 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	06/16/2014 - 12/31/2016	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	Phoenix, AZ
IA	06/16/2014 - 12/31/2016	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	Phoenix, AZ
IA	03/19/2007 - 04/16/2014	FIRST HEARTLAND CONSULTANTS, INC.	CRD# 110377	SCOTTSDALE, AZ
B	02/09/2007 - 04/16/2014	FIRST HEARTLAND CAPITAL, INC.	CRD# 32460	SCOTTSDALE, AZ
IA	12/19/2003 - 02/09/2007	LEGACY ADVISORY SERVICES, INC.	CRD# 111027	GLENDALE, AZ
B	12/11/2003 - 02/09/2007	LEGACY FINANCIAL SERVICES, INC.	CRD# 38697	PETALUMA, CA
B	03/20/2001 - 12/11/2003	NEXT FINANCIAL GROUP, INC.	CRD# 46214	HOUSTON, TX
B	05/05/1993 - 10/24/2000	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

### 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
01/2021 - Present	Custom Financial Solutions	Investment Adviser Representative	Y	Phoenix, AZ, United States
12/2017 - Present	CHANGE PATH LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	LEAWOOD, KS, United States
01/2015 - 01/2021	COVENTRY FINANCIAL GROUP, LLC	INDEPENDENT AGENT	N	SCOTTSDALE, AZ, United States
06/2014 - 12/2016	PACKERLAND BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	GREEN BAY, WI, United States



## Registration & Employment History



### 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. NAME: CUSTOM FINANCIAL SOLUTIONS;  
ADDRESS: 2550 W UNION HILLS DRIVE, SUITE 350-7376, PHOENIX, AZ 85027;  
STATE DATE: 01/2015;  
NATURE OF BUSINESS: FIXED INSURANCE SALES;  
INVESTMENT RELATED: NO;  
POSITION: INDEPENDENT AGENT;  
TOTAL HOURS PER MNTH: 160;  
TOTAL HOURS TRADING SECURITIES: 0;  
RESPONSIBILITIES: SALE OF LIFE INSURANCE AND/OR ANNUITIES.



## 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
Judgment/Lien	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 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	FIRST HEARTLAND CAPITAL, INC.
<b>Allegations:</b>	CUSTOMER ALLEGES VARIABLE ANNUITY RIDER WAS MISREPRESENTED DURING SOLICITATION.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$10,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	CUSTOMER ALLEGES THIS IS THE DECREASE IN VALUE OF HER ANNUITY
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	08/10/2011
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	08/30/2013

**Settlement Amount:****Individual Contribution Amount:****Disclosure 2 of 2****Reporting Source:** Firm**Employing firm when activities occurred which led to the complaint:** PRUCO SECURITIES**Allegations:** REGARDING THE 3/1999 PURCHASE OF A DISCOVERY SELECT LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING THE SALE OF INAPPROPRIATE PRODUCT. THE INSURED DID NOT ALLEGE ANY SPECIFIED DAMAGES HOWEVER, THE COMPANY'S GOOD FAITH DETERMINATION ESTIMATED THEM TO BE APPROXIMATELY \$8,114.97.**Product Type:** Insurance**Alleged Damages:** \$8,114.97**Customer Complaint Information****Date Complaint Received:** 05/05/2003**Complaint Pending?** No**Status:** Closed/No Action**Status Date:** 05/21/2003**Settlement Amount:****Individual Contribution Amount:****Firm Statement** COMPANY TURNED DOWN CLAIM. THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** PRUCO SECURITIES**Allegations:** PURCHASE IN 03/1999 OF A DISCOVERY SELECT VARIABLE ANNUITY. CLIENT ALLEGED MISREPRESENTATION CONCERNING THE SALE OF INAPPROPRIATE PRODUCT.**Product Type:** Annuity(ies) - Variable**Alleged Damages:** \$8,114.97**Customer Complaint Information****Date Complaint Received:** 05/05/2003**Complaint Pending?** No**Status:** Closed/No Action



**Status Date:** 05/21/2003

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

IN MARCH 1999 I HELPED [CUSTOMER] MAKE AN INVESTMENT FOR HER RETIREMENT YEARS, WHICH WOULD BEGIN FOR HER IN 20+ YEARS. THE INVESTMENT DECISION WAS MADE BY [CUSTOMER] FOLLOWING INITIAL MEETINGS TO GATHER ALL APPROPRIATE FACTS ABOUT HER CURRENT FINANCIAL STATUS AND HER FEELING FOR HER FUTURE FINANCIAL GOALS. PRIOR TO THE INVESTMENT ALL OF PRUDENTIAL'S NEEDS ANALYSIS, SUITABILITY AND DISCLOSURE GUIDELINES WERE FOLLOWED. THESE GUIDELINES INCLUDED A COMPLETE NEEDS ANALYSIS TO DETERMINE THE APPROPRIATE PRODUCT AND EVENTUAL ASSET ALLOCATION OF THE INVESTMENT. THIS WAS DONE UTILIZING THE PRUDENTIAL'S COMPUTERIZED ASSET ALLOCATION PROGRAM. THE DISCOVERY SELECT VARIABLE ANNUITY WAS THE PRODUCT CHOSEN BASED UPON THE ANSWERS PROVIDED BY [CUSTOMER] TO THE LENGTHY QUESTIONNAIRE THAT CONSIDERS NOT ONLY THE CLIENTS MARKET RISK TOLERANCE BUT ALSO THE TIME FRAME FOR THE INVESTMENT, OVERALL NET WORTH AND TAX STATUS. PRUDENTIAL HAS A VERY THOROUGH SUITABILITY PROCESS THAT MUST BE DOCUMENTED AND DISCLOSED TO THE CLIENT, THE WRITING AGENT, THE AGENCY MANAGING DIRECTOR AND OPERATIONS AND CONTROL MANAGER AS WELL AS THE CORPORATE SUITABILITY DEPARTMENT, ALL OF WHICH MUST SIGN OFF ON THE APPROPRIATENESS OF THE SALE. THIS IS IN ADDITION TO ALL INDIVIDUAL PRODUCT DISCLOSURE AND PROSPECTUS. ALL OF THESE PROCEDURES WERE FOLLOWED ACCORDING TO COMPANY GUIDELINES IN THIS CASE. NOW, SOME FOUR YEARS INTO A 20+ YEAR INVESTMENT, AND HAVING SEEN THE INVESTMENT PERFORMANCE OVER THE PAST FEW YEARS, [CUSTOMER] FEELS THE INVESTMENT WAS MISREPRESENTED AND INAPPROPRIATE FOR HER. LIKE MANY OTHER INVESTORS, [CUSTOMER] HAS LOST MONEY OVER THE PAST FEW YEARS, BUT THIS WAS DUE TO THE MARKET CONDITIONS, NOT ANY INAPPROPRIATENESS OR MISREPRESENTATION ON THE PART OF PRUDENTIAL OR ME.



## Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	IRS
<b>Judgment/Lien Amount:</b>	\$44,286.56
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	06/22/2015
<b>Date Individual Learned:</b>	09/15/2016
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Arizona
<b>Location of Court:</b>	Maricopa County
<b>Docket/Case #:</b>	442369
<b>Judgment/Lien Outstanding?</b>	Yes



## End of Report

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