



## IAPD Report

# KEVIN CHARLES SWANSON

CRD# 2528342

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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

### KEVIN CHARLES SWANSON (CRD# 2528342)

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 **08/19/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ONEDIGITAL	CRD# 106766	01/24/2024

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	WEALTHSOURCE®	282202	MORRO BAY, CA	03/24/2016 - 10/26/2024
B	APW CAPITAL, INC.	43814	Morro Bay, CA	02/17/2012 - 01/02/2024
IA	VELLUM FINANCIAL, LLC	149909	MORRO BAY, CA	08/27/2012 - 12/01/2017

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

### Employment 1 of 1

Firm Name: **ONEDIGITAL**  
Main Address: 11101 SWITZER ROAD  
SUITE 200  
OVERLAND PARK, KS 66210  
Firm ID#: 106766

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	01/24/2024
	Texas	Investment Adviser Representative	Approved	01/24/2024

### Branch Office Locations

**ONEDIGITAL**  
685 MAIN STREET  
SUITE A  
MORRO BAY, CA 93442



## 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
	General Securities Principal Examination (S24)	Series 24	10/22/2004

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/13/1995
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/29/1994

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	04/29/2005
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/23/1994

### 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
IA	03/24/2016 - 10/26/2024	WEALTHSOURCE®	CRD# 282202	MORRO BAY, CA
B	02/17/2012 - 01/02/2024	APW CAPITAL, INC.	CRD# 43814	Morro Bay, CA
IA	08/27/2012 - 12/01/2017	VELLUM FINANCIAL, LLC	CRD# 149909	MORRO BAY, CA
B	11/30/2010 - 02/09/2012	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	SAN LUIS OBISPO, CA
IA	11/30/2010 - 02/09/2012	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	SAN LUIS OBISPO, CA
IA	05/02/2005 - 12/22/2010	LPL FINANCIAL CORPORATION	CRD# 6413	SAN LUIS OBISPO, CA
B	06/16/2004 - 12/22/2010	LPL FINANCIAL CORPORATION	CRD# 6413	SAN LUIS OBISPO, CA
B	03/21/1998 - 06/21/2004	EDWARD JONES	CRD# 250	ST. LOUIS, MO
B	08/31/1994 - 03/16/1998	GREAT WESTERN FINANCIAL SECURITIES CORPORATION	CRD# 14229	NORTHRIDGE, 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
01/2024 - Present	ONEDIGITAL INVESTMENT ADVISORS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	MORRO BAY, CA, United States
04/2017 - Present	WEALTHSOURCE INSURANCE SERVICES, LLC	INSURANCE AGENT	Y	MORRO BAY, CA, United States
04/2017 - 09/2024	WEALTHSOURCE PARTNERS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	MORRO BAY, CA, United States
01/2018 - 12/2023	APW CAPITAL, INC.	REGISTERED REPRESENTATIVE	Y	MORRO BAY, CA, United States
04/2017 - 01/2018	COMPREHENSIVE ASSET MANAGEMENT & SERVICING, INC.	REGISTERED REPRESENTATIVE	Y	MORRO BAY, CA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2017 - 12/2017	VELLUM FINANCIAL, LLC	PARTNER	Y	MORRO BAY, CA, United States
01/2016 - 04/2017	WEALTHSOURCE INSURANCE SERVICES, LLC	INSURANCE AGENT	Y	SAN LUIS OBISPO, CA, United States
01/2016 - 04/2017	WEALTHSOURCE PARTNERS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SAN LUIS OBISPO, CA, United States
02/2012 - 04/2017	COMPREHENSIVE ASSET MANAGEMENT & SERVICING, INC.	REGISTERED REPRESENTATIVE	Y	SAN LUIS OBISPO, CA, United States
02/2012 - 04/2017	VELLUM FINANCIAL, LLC	PARTNER	Y	SAN LUIS OPISPO, CA, 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) KEVIN CHARLES SWANSON DBA K CHARLES FINANCIAL AND INSURANCE SERVICES; INVESTMENT RELATED; 685 MAIN STREET, SUITE A, MORRO BAY, CALIFORNIA 93442; INSURANCE SALES; INSURANCE AGENT; JUNE 2013 START DATE; 20 HOURS/MONTH DEVOTED TO INSURANCE SALES; 0 HOURS/MONTH DURING SECURITIES TRADING HOURS DEVOTED TO INSURANCE SALES; SALES OF FIXED INSURANCE, INCLUDING EQUITY INDEXED 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

### 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>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	THE CLIENT'S POA IS QUESTIONING WHY AN ANNUITY WAS EXCHANGED IN 1997 WITH HIGH SURRENDER CHARGES. THE POA IS ALLEGING THE ANNUITY THAT WAS PURCHASED WAS HIGHER RISK AND UNSUITABLE FOR THE CLIENT. POA STATES THERE WAS AN EARLY TERMINATION CHARGE OF \$83,749.17
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Alleged Damages:</b>	\$83,749.71

### Customer Complaint Information

<b>Date Complaint Received:</b>	09/08/2005
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	09/22/2005

#### Settlement Amount:

#### Individual Contribution Amount:

<b>Firm Statement</b>	THE IR WAS EMPLOYED WITH WASHINGTON MUTUAL FINANCIAL SERVICES AT THE TIME OF THE EXCHANGE IN JULY OF 1997. THE IR WORKED FOR EDWARD JONES BEGINNING IN MARCH OF 1998. THE CLIENT DID NOT TRANSFER HER ACCOUNT WHEN THE IR CHANGED
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BROKER DEALERS. THE IR HAS STATED THAT HE DISCUSSED THE BENEFITS AND SURRENDER CHARGES WITH THE CLIENT BEFORE ANY CHANGES WERE MADE. THE POA WAS DIRECTED TO WASHINGTON MUTUAL WITH FURTHER CONCERNS.

**Reporting Source:** Individual

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

**Allegations:** THE CLIENT'S POA IS QUESTIONING WHY AN ANNUITY WAS EXCHANGED IN 1997 WITH HIGH SURRENDER CHARGES. THE POA IS ALLEGING THE ANNUITY THAT WAS PURCHASED WAS HIGHER RISK AND UNSUITABLE FOR THE CLIENT. POA STATES THERE WAS AN EARLY TERMINATION CHARGE OF \$83,749.71.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$83,749.71

**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:** 09/08/2005

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 09/22/2005

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** THE ALLEGED DAMAGE OF \$83,749.71 WAS BROUGHT BY THE POA (POWER OF ATTORNEY) WHO DID NOT PARTICIPATE IN THE ORIGINAL TRANSACTION. UPON PROVIDING THE POA FURTHER CLARIFICATION OF THE TRANSACTION IN QUESTION, THEY WITHDREW THEIR COMPLAINT.

**Disclosure 2 of 2**

**Reporting Source:** Firm

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

**Allegations:** THE CLIENTS CLAIM THAT THERE WERE SIGNIFICANT LOSSES IN THE ACCOUNT AT THE TIME OF DISTRIBUTION. THE CLIENTS STATE THAT THEY WERE NOT INFORMED OF THE ESTATE FEATURE ON THE CDS AND BONDS IN THE ACCOUNT AND FEEL EDWARD JONES SHOULD REIMBURSE FOR LOSSES IN THE AMOUNT OF MORE THAN \$17,500. THE WRITTEN COMPLAINT COMES AS A RESULT OF A SETTLEMENT OFFER IN THE AMOUNT OF \$2,585 AFTER A VERBAL COMPLAINT WAS FILED BY THE CLIENTS. THE CLIENTS HAVE SUBMITTED A COUNTER OFFER OF



APPROXIMATELY \$17,500.

**Product Type:** Other  
**Alleged Damages:** \$17,500.00

**Customer Complaint Information**

**Date Complaint Received:** 10/29/2004  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 12/07/2004  
**Settlement Amount:** \$2,585.00  
**Individual Contribution Amount:** \$0.00

**Firm Statement**

BASED ON THE INFORMATION AVAILABLE IT APPEARS THE IR FULLY DISCLOSED THE ESTATE FEATURES ON THE CDS AND BONDS IN THE ACCOUNT TO THE TRUSTEES AT THE TIME OF PURCHASE AND THE SAME TRUSTEES CHOSE TO LIQUIDATE THE SECURITIES RATHER THAN INVOKING THE ESTATE FEATURES UPON THE DEATH OF THE GRANTOR. THE CLIENTS WERE GIVEN AN ADDITIONAL 14 DAYS TO RECONSIDER OUR ORIGINAL SETTLEMENT OFFER OF \$2,585, WHICH WAS THE AMOUNT OF COMMISSIONS PAID FOR THE LIQUIDATIONS. \*\*\*\*  
ON 11/25/04 THE CLIENTS EXECUTED THE SETTLEMENT AGREEMENT. ON 12/6/04 THE FUNDS WERE CREDITED.

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** THE CLIENTS CLAIM THAT THERE WERE SIGNIFICANT LOSSES IN THE ACCOUNT AT THE TIME OF DISTRIBUTION. THE CLIENTS STATE THAT THEY WERE NOT INFORMED OF THE ESTATE FEATURE ON THE CDS AND BONDS IN THE ACCOUNT AND FEEL EDWARD JONES SHOULD REIMBURSE FOR LOSSES IN THE AMOUNT OF MORE THAN \$17,500. THE WRITTEN COMPLAINT COMES AS A RESULT OF A SETTLEMENT OFFER IN THE AMOUNT OF \$2,585, AFTER A VERBAL COMPLAINT WAS FILED BY THE CLIENTS. THE CLIENTS HAVE SUBMITTED A COUNTER OFFER OF APPROXIMATELY \$17,500.

**Product Type:** Options  
**Alleged Damages:** \$17,500.00  
**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:** 10/29/2004  
**Complaint Pending?** No  
**Status:** Settled



**Status Date:** 12/07/2004

**Settlement Amount:** \$2,585.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

BASED ON THE INFORMATION AVAILABLE, IT APPEARS THAT THE REPRESENTATIVE FULLY DISCLOSED THE ESTATE FEATURES ON THE CDS AND BONDS IN THE ACCOUNT TO THE TRUSTEES AT THE TIME OF PURCHASE, AND THE SAME TRUSTEES CHOSE TO LIQUIDATE THE SECURITIES RATHER THAN INVOKING THE ESTATE FEATURES UPON THE DEATH OF THE GRANTOR. THE CLIENTS WERE GIVEN AN ADDITIONAL 14 DAYS TO RECONSIDER THE ORIGINAL SETTLEMENT OFFER OF \$2,585, WHICH WAS THE AMOUNT OF COMMISSIONS PAID FOR THE LIQUIDATIONS.\*\*\*\*\*ON 11/25/04. THE CLIENTS EXECUTED THE SETTLEMENT AGREEMENT, AND ON 12/6/04, THE FUNDS WERE CREDITED. ALL ITEMS WERE DISCLOSED TO THE CLIENT AT THE TIME THE CLIENT REQUESTED TO SALE THE SECURITIES AND SETTLE THEIR ESTATE. THE SETTLEMENT WAS DONE BY THE FIRM WITHOUT THE ADVISORS CONSENT IN THE AMOUNT \$2,585 WHICH WAS A DISGORGEMENT OF COMMISSIONS.



## End of Report

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