



IAPD Report

CYNTHIA A PULVER

CRD# 2679744

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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

CYNTHIA A PULVER (CRD# 2679744)

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 **12/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KINGSWOOD CAPITAL PARTNERS, LLC	CRD# 288898	12/23/2021
IA	KINGSWOOD WEALTH ADVISORS, LLC	CRD# 288792	12/24/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	BENCHMARK INVESTMENTS, LLC	103792	NEW YORK, NY	12/15/2021 - 12/23/2021
IA	BENCHMARK ADVISORY SERVICES, LLC	305662	American Fork, UT	12/14/2021 - 12/23/2021
IA	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	144426	AMERICAN FORK, UT	03/06/2019 - 11/26/2021

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	1
Termination	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 **16** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KINGSWOOD CAPITAL PARTNERS, LLC**
Main Address: 11440 W. BERNARDO CT.
SUITE 300
SAN DIEGO, CA 92127
Firm ID#: 288898

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	12/23/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	12/23/2021
B	FINRA	Investment Co./Variable Contracts Prin	Approved	12/23/2021
B	Alabama	Agent	Approved	10/21/2024
B	Arizona	Agent	Approved	11/14/2024
B	California	Agent	Approved	12/23/2021
B	Colorado	Agent	Approved	10/21/2024
B	Idaho	Agent	Approved	01/03/2022
B	Kansas	Agent	Approved	10/24/2024
B	Kentucky	Agent	Approved	10/25/2024
B	Nevada	Agent	Approved	01/03/2022
B	North Dakota	Agent	Approved	10/28/2024
B	Tennessee	Agent	Approved	10/21/2024



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	12/23/2021
B Washington	Agent	Approved	11/14/2024

Branch Office Locations

American Fork, UT

Employment 2 of 2

Firm Name: **KINGSWOOD WEALTH ADVISORS, LLC**
 Main Address: 11440 W. BERNARDO COURT
 SUITE 300
 SAN DIEGO, CA 92127
 Firm ID#: 288792

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	12/24/2021
IA Florida	Investment Adviser Representative	Approved	02/03/2022
IA Georgia	Investment Adviser Representative	Approved	02/10/2022
IA Idaho	Investment Adviser Representative	Approved	01/07/2022
IA Nevada	Investment Adviser Representative	Approved	01/25/2022
IA North Carolina	Investment Adviser Representative	Approved	02/01/2022
IA Texas	Investment Adviser Representative	Restricted Approval	01/28/2022
IA Utah	Investment Adviser Representative	Approved	01/04/2022

Branch Office Locations

KINGSWOOD WEALTH ADVISORS, LLC
 American Fork, UT




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	01/28/1998

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Direct Participation Programs Representative Examination (S22)	Series 22	02/16/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/22/1996

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/29/2008
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/09/1996

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	12/15/2021 - 12/23/2021	BENCHMARK INVESTMENTS, LLC	CRD# 103792	NEW YORK, NY
IA	12/14/2021 - 12/23/2021	BENCHMARK ADVISORY SERVICES, LLC	CRD# 305662	American Fork, UT
IA	03/06/2019 - 11/26/2021	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	CRD# 144426	AMERICAN FORK, UT
B	02/05/2019 - 11/26/2021	INTERNATIONAL ASSETS ADVISORY, LLC	CRD# 10645	AMERICAN FORK, UT
B	01/13/2014 - 01/18/2019	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	PLEASANT GROVE, UT
IA	01/06/2014 - 01/09/2019	GLOBAL VIEW CAPITAL MANAGEMENT, LTD	CRD# 158292	PLEASANT GROVE, UT
B	03/27/2013 - 12/31/2013	THE STRATEGIC FINANCIAL ALLIANCE, INC.	CRD# 126514	PLEASANT GROVE, UT
IA	03/25/2013 - 12/31/2013	THE STRATEGIC FINANCIAL ALLIANCE	CRD# 126514	PLEASANT GROVE, UT
B	01/06/2012 - 03/25/2013	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	SOUTH JORDAN, UT
IA	01/06/2012 - 03/25/2013	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	SOUTH JORDAN, UT
IA	10/06/2008 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	SOUTH JORDAN, UT
B	04/12/2002 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	SOUTH JORDAN, UT
B	04/23/1996 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA



Registration & Employment History

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
12/2021 - Present	Kingswood Capital Markets	Registered Rep	Y	Stockbridge, GA, United States
12/2021 - Present	Kingswood Wealth Advisors	Investment Advisor	Y	Stockbridge, GA, United States
06/2012 - Present	SENIOR BENEFITS INSURANCE SERVICES	INSURANCE AGENT	N	DRAPER, UT, United States
09/2002 - Present	MILLER AND WADE	SALES	N	POVO, UT, United States
12/2021 - 12/2021	Benchmark Advisory Services	Investment Advisor	Y	Stockbridge, GA, United States
12/2021 - 12/2021	Benchmark Investments	Registered Rep	Y	Stockbridge, GA, United States
12/2021 - 12/2021	Kingswood Capital Partners, LLC	Registered Rep	Y	Stockbridge, GA, United States
12/2021 - 12/2021	Kingswood Wealth Advisory, LLC	Investment Advisor	Y	Stockbridge, GA, United States
02/2019 - 11/2021	INTERNATIONAL ASSETS ADVISORY, LLC	REGISTERED REPRESENTATIVE	Y	AMERICAN FORK, UT, United States
02/2019 - 11/2021	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	INVESTMENT ADVISOR	Y	AMERICAN FORK, UT, United States
01/2014 - 12/2018	GLOBAL VIEW CAPITAL INSURANCE, LTD.	INSURANCE AGENT	Y	WAUKESHA, WI, United States
01/2014 - 12/2018	GLOBAL VIEW CAPITAL MANAGEMENT, LTD	INVESTMENT ADVISER REPRESENTATIVE	Y	PLEASANT GROVE, UT, United States
01/2014 - 12/2018	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REPRESENTATIVE	Y	ALBANY, NY, 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)DJCAP LLC
 - Not investment related
 - 775 N 700 W American Fork, Utah 84003
 - Flow-thru entity
 - Partner



Registration & Employment History



OTHER BUSINESS ACTIVITIES

- 01/2019
- 4hrs/mo
- 0hrs/mo during trading hrs
- managing member, accounting for business expenses

- 2) Creekside Mortgage
 - Not investment Related
 - 1982 W Pleasant Grove Blvd Suite K, Pleasant Grove, UT 84062
 - Residential mortgage loans
 - Mortgage Loan Officer
 - 12/2018
 - 1-4/hrs mo
 - 1-4/hrs mo during trading hrs
 - Originate residential mortgage loans, refi or purchase

- 3) Simplicity Group
 - Yes investment related
 - 4134 Deegan Cr Ste 300 Monticello, MN 55632
 - Fixed life & Annuity Products
 - Producer
 - 12/21
 - 35hrs/mo
 - 30hrs/mo during trading hrs
 - offer & service fixed life insurance products

- 4) Miller & Wade Group
 - Not investment related
 - 3200 W Clubhouse Dr #225 Lehi, UT 84043
 - Utah Health Insurance
 - Health Insurance Agent
 - 2/97
 - 2hrs/mo
 - 2hrs/mo during trading hrs
 - refer clients that need individual marketplace healthcare.gov insurance

- 5) Senior Benefits Insurance Services
 - Not investment related
 - 9980 S 300 W Sandy, Utah 84070
 - Sr health ins benefits medicare supplements
 - Insurance Agent
 - 06/2012
 - 1hr/mo
 - 1hr/mo during trading hrs
 - I refer my sr clients to sr benefits specialists to implement their medicare supplement

Bridgerland Financial Advisors, Is Not Investment Related, "775 N. 700 W., American Fork, Utah, American Fork, UT, 84003, United States", Financial Services-Flow thru Entity, manager-member, 9/27/2024, 40 hours per month, 40 hours per month during trading hours, Commission Compensation, "Client Service, client communication, account maintenance, for registered securities and licensed fixed direct business."



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Reverse Freedom Mortgage, Is Not Investment Related, "1989 South 1300 West #110, , West Jordan, UT, 84003, United States", Reverse Mortgage Lending, Mortgage Loan Officer, 10/1/2022, 10 hours per month, 10 hours per month during trading hours, Commission Compensation, "Gather Financial Information, refer to partner loan officer, originate loan submission and process, client relations, attending closing."

Miller & Associates Insurance Advisors, Is Not Investment Related, "566 W. 800 N. Ste 203, , Orem, UT, 84057, United States", State Health Insurance, Utah Health Insurance, 6/1/2018, 10 hours per month, 10 hours per month during trading hours, Commission Compensation, Utah Health Insurance - Health Insurance Agent - 2/97 - 2hrs/mo. - 2hrs/mo. during trading hrs. - refer clients that need individual marketplace healthcare.gov insurance.



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	1
Termination	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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WMA SECURITIES, INC.
Allegations:	CLIENTS ARE ALLEGING THEIR VARIABLE UNIVERSAL LIFE POLICY IS NOT SUITABLE FOR THEIR NEEDS.
Product Type:	Insurance
Alleged Damages:	\$13,500.00

Customer Complaint Information

Date Complaint Received:	07/11/2006
Complaint Pending?	No
Status:	Denied
Status Date:	08/01/2006

Settlement Amount:

Individual Contribution Amount:



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Firm Name: Purshe Kaplan Sterling Investments
Termination Type: Discharged
Termination Date: 12/19/2018
Allegations: Ms. Pulver was terminated after PKS received notification from FINRA that an amendment to her investment adviser registration form was filed on December 13, 2018 to disclose an outside business activity. PKS maintains a policy requiring associated persons to seek approval for outside business activities. Ms. Pulver previously sought approval for this same activity in July 2018 and received notice that PKS denied this request on October 10, 2018.
Product Type: No Product

Reporting Source: Individual
Firm Name: PURSHE KAPLAN STERLING INVESTMENTS
Termination Type: Discharged
Termination Date: 12/19/2018
Allegations: PURSHE KAPLAN STERLING INVESTMENTS ("PKS" or the "Firm") HAS A POLICY REQUIRING ASSOCIATED PERSONS TO SEEK APPROVAL FOR OUTSIDE BUSINESS ACTIVITIES (THE "OUTSIDE BUSINESS ACTIVITY POLICY"). MS. PULVER SOUGHT APPROVAL FOR AN OUTSIDE BUSINESS ACTIVITY. THAT REQUEST WAS DENIED. MS. PULVER WAS TERMINATED AFTER PKS RECEIVED NOTIFICATION FROM FINRA THAT HER INVESTMENT ADVISER REPRESENTATIVE REGISTRATION FORM WAS AMENDED BY THE INVESTMENT ADVISER WITH WHICH MS. PULVER WAS ASSOCIATED TO INCLUDE THE SAME OUTSIDE BUSINESS.
Product Type: No Product

Disclosure 2 of 2

Reporting Source: Firm
Firm Name: GLOBAL VIEW CAPITAL MANAGEMENT, LTD.
Termination Type: Permitted to Resign
Termination Date: 12/28/2018
Allegations: GVCM RECEIVED INFORMATION FROM BROKER DEALER (PURSHE KAPLAN STERLING INVESTMENTS (PKSI)) AT WHICH MS. PULVER WAS ALSO REGISTERED AS A REGISTERED REPRESENTATIVE. THIS INFORMATION INDICATED MS. PULVER MAY HAVE FAILED TO FOLLOW GVCM POLICIES AND PROCEDURES. IN RESPONSE, GVCM PERMITTED MS. PULVER TO RESIGN FROM GVCM AND ITS AFFILIATED ENTITIES.
Product Type: No Product



Reporting Source: Individual

Firm Name: GLOBAL VIEW CAPITAL MANAGEMENT, LTD

Termination Type: Permitted to Resign

Termination Date: 12/28/2018

Allegations: GVCM RECEIVED INFORMATION FROM BROKER DEALER (PURSHE KAPLAN STERLING INVESTMENTS (PKSI)) AT WHICH MS. PULVER WAS ALSO REGISTERED AS A REGISTERED REPRESENTATIVE. THIS INFORMATION INDICATED MS. PULVER MAY HAVE FAILED TO FOLLOW GVCM POLICIES AND PROCEDURES. IN RESPONSE, GVCM PERMITTED MS. PULVER TO RESIGN FROM GVCM AND ITS AFFILIATED ENTITIES.

Product Type: No Product



End of Report

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