



IAPD Report

PAUL GERARD WIEDERHOLT

CRD# 2767140

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

PAUL GERARD WIEDERHOLT (CRD# 2767140)

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 **01/21/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BOULDER INVESTMENT GROUP	CRD# 147809	07/21/2008

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** 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	LPL FINANCIAL LLC	6413	OVERLAND PARK, KS	07/11/2008 - 12/19/2016
IA	LPL FINANCIAL CORPORATION	6413	OVERLAND PARK, KS	07/11/2008 - 12/12/2009
B	THE O.N. EQUITY SALES COMPANY	2936	OVERLAND PARK, KS	08/31/2001 - 07/15/2008

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







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

Employment 1 of 1

Firm Name: **BOULDER INVESTMENT GROUP**
Main Address: 7400 W 132ND ST.
SUITE 165
OVERLAND PARK, KS 66213
Firm ID#: 147809

	Regulator	Registration	Status	Date
	Arizona	Investment Adviser Representative	Approved	06/24/2020
	Kansas	Investment Adviser Representative	Approved	07/21/2008
	Missouri	Investment Adviser Representative	Approved	07/01/2020
	Texas	Investment Adviser Representative	Restricted Approval	11/24/2015

Branch Office Locations

BOULDER INVESTMENT GROUP
7400 W 132ND ST.
SUITE 165
OVERLAND PARK, KS 66213




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	09/09/2008

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	12/19/2016
 General Securities Representative Examination (S7)	Series 7	08/26/1996

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	01/03/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/28/1996

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	07/11/2008 - 12/19/2016	LPL FINANCIAL LLC	CRD# 6413	OVERLAND PARK, KS
IA	07/11/2008 - 12/12/2009	LPL FINANCIAL CORPORATION	CRD# 6413	OVERLAND PARK, KS
B	08/31/2001 - 07/15/2008	THE O.N. EQUITY SALES COMPANY	CRD# 2936	OVERLAND PARK, KS
IA	04/29/2004 - 07/11/2008	LAWING FINANCIAL ASSOCIATES, INC.	CRD# 117178	OVERLAND PARK, KS
B	08/19/1999 - 08/30/2001	INVESTMENT PROFESSIONALS, INC.	CRD# 30184	SAN ANTONIO, TX
B	08/27/1996 - 08/25/1999	EDWARD D. JONES & CO., L.P.	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
05/2008 - Present	BOULDER WEALTH MANAGEMENT, LLC (D/B/A BOULDER INVESTMENT GROUP)	Managing Member/CCO/IAR	Y	OVERLAND PARK, KS, United States
06/2008 - 12/2016	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	OVERLAND PARK, KS, 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.

SINCE 7/11/08- NON-VARIABLE INSURANCE- LIFE, DISABILITY, LONG-TERM CARE, AND ANNUITIES- 5% TIME SPENT- OVERLAND PARK, KS



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

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:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT CLAIMS IT WAS NOT EXPLAINED TO HER EXACTLY HOW THE ANNUITY WORKED AND SHE BELIEVED THE BALANCE WAS PROTECTED FROM DOWNSIDE LOSS; CLIENT CLAIMS SHE HAS SINCE LEARNED THE ANNUITY WOULD ONLY PROTECT HER BALANCE UPON HER DEATH. CLIENT ALSO CLAIMS SHE WAS NOT INFORMED OF THE APPROXIMATELY 1.5% FEES ON HER INVESTMENT. CLAIM EXCEEDS \$5,000
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$5,000.00

Customer Complaint Information

Date Complaint Received:	01/17/2003
Complaint Pending?	No
Status:	Denied
Status Date:	05/02/2003

Settlement Amount:

Individual Contribution Amount:

Firm Statement	REVIEWED CLIENT'S LETTER WITH BOTH FORMER IR AND CURRENT IR. CURRENT IR STATED AT TIME OF THIS TRANSACTION, 1/98, CLIENT EXPRESSED AN AVERSION TO SALES CHARGES. ACCORDING TO
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CURRENT IR, HE DISCUSSED THE BENEFITS OF INVESTING IN HARTFORD ANNUITY. THESE BENEFITS INCLUDED THE ABILITY TO DOLLAR COST AVERAGE INTO THE SUBACCOUNTS FROM A 12 MONTH ACCOUNT THAT WAS PAYING APPROXIMATELY 10% AT THE TIME. CURRENT IR ALSO EXPLAINED THE BENEFIT OF THE DIVERSE INVESTMENT OPTIONS AVAILABLE IN THE SUBACCOUNTS. HE ALSO NOTED THAT THERE WAS A FIXED ACCOUNT AVAILABLE AT THAT TIME THAT WAS PAYING MORE THAN MONEY MARKET RATES WITHOUT THE VOLATILITY OF BONDS. HE ALSO INFORMED HER THAT SHE WOULD HAVE ACCESS TO 10% OF PREMIUM PAYMENTS EACH YEAR WITHOUT PENALTY DURING THE CDSC PERIOD OF 7 YEARS. ALONG WITH THE BENEFITS OF THIS INVESTMENT, IR ALSO STATED HE EXPLAINED ALL EXPENSES IN DETAIL AND PROVIDED THE APPROPRIATE PROSPECTUS AT THE TIME OF SALE, OUR RECORDS REFLECT THE CLIENT WAS IN RECEIPT OF THE CONTACT AND PROSPECTUS AS WITNESSED BY HER SIGNATURE. THE CONTRACT AND PROSPECTUS PROVIDED HER WITH DETAILED INFORMATION ON THE ANNUITY AND SUBACCOUNTS. A FREE LOOK PERIOD WAS ALSO ON THIS ANNUITY WHICH WAS NOT EXERCISED BY HER AT THE TIME OF PURCHASE IN 1/98. BASED ON THIS INFORMATION, AND THE PASSAGE OF MORE THAN 5 YEARS SINCE THE ISSUANCE OF THIS ANNUITY, WE RESPECTFULLY DECLINE TO MAKE ANY ADJUSTMENTS TO THIS ACCOUNT.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

CLIENT CLAIMS IT WAS NOT EXPLAINED TO HER EXACTLY HOW THE ANNUITY WORKED AND SHE BELIEVED THE BALANCE WAS PROTECTED FROM DOWNSIDE LOSS; CLIENT CLAIMS SHE HAS SINCE LEARNED THE ANNUITY WOULD ONLY PROTECT HER BALANCE UPON HER DEATH. CLIENT ALSO CLAIMS SHE WAS NOT INFORMED OF THE APPROXIMATELY 1.5% FEES ON HER INVESTMENT. CLAIM EXCEEDS \$5,000. THIS FORMER CLIENT CLAIMS TO HAVE PAID EXCESSIVE FEES ON A VARIABLE ANNUITY(VA). SHE ALSO CLAIMS TO HAVE NO ACCESS TO THE FUNDS WITHOUT PENALTY.

I ADVISED THIS FORMER CLIENT ON THE INVESTMENT OF ABOUT \$145,000 IN AN IRA IN THE 1ST QTR OF 1998. I HAVE NOT HAD ANY CONTACT WITH THIS PERSON SINCE I LEFT EDJ IN AUG OF 1999, 3.5 YRS AGO. INVESTMENT ADVICE WAS ASSUMED AT THAT TIME BY DARREN WOLFF AT EDJ.

WHEN WE MET, THIS FORMER CLIENT WAS INVESTED IN NO-LOAD FUNDS (JANUS FUNDS) AND WAS VERY, VERY SENSITIVE TO PAYING SALES LOADS. SHE WAS MARRIED, AND ABOUT 2 YRS AWAY FROM RETIREMENT.

INVESTMENT STRATEGY: IN ORDER TO MINIMIZE UP-FRONT SALES LOADS, OUR STRATEGY INCLUDED INVESTING \$100,000 IN ONE MUTUAL FUND FAMILY TO QUALIFY FOR THE MAX SALES LOAD DISCOUNT BASED ON THE MONEY AVAILABLE TO INVEST. THE REST OF THE MONEY (\$45,000) WAS INVESTED WITHOUT AN UP-FRONT CHARGE TO MINIMIZE THE AMOUNT OF MONEY PAID OUT AND TO ADDRESS THIS PERSON'S AVERSION TO SALES LOADS.

THIS STRATEGY ALLOWED THE CLIENT THE FLEXIBILITY TO DRAW ON THE A-SHARE MUTUAL FUND INVESTMENTS WHILE THE VA GREW OUT OF ITS CDSC. INVESTMENT CHOICES FOR THE \$45,000 INCLUDED B-SHARE MUTUAL FUNDS OR A VA. BOTH THE B-SHARE FUNDS AND VA HAVE A 7 YR CDSC. IN THE FIRST 7 YRS, THE CLIENT CAN WITHDRAW 10% OF PREMIUM PMTS PER YR WITH NO CHARGE.



CONCLUSION #1: THIS CLIENT HAD ACCESS TO \$100,000 FROM THE MUTUAL FUNDS AND \$4,500/YR FROM THE VA WITHOUT ANY PENALTY. THE HARTFORD VA SUB-ACCTS CHOSEN HAVE AVG EXPENSES OF 0.57%/YR. THE VA CONTRACT CHARGES 1.25%/YR FOR MORTALITY. TOTAL VA EXPENSES WOULD BE 1.82%. COMPARE THIS TO THE LIPPER EQUITY FUND AVG OF 1

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 01/17/2003

Complaint Pending? No

Status: Denied

Status Date: 05/02/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement

REVIEWED CLIENT'S LETTER WITH BOTH FORMER IR AND CURRENT IR. CURRENT IR STATED AT TIME OF THIS TRANSACTION, 01/98, CLIENT EXPRESSED AN AVERSION TO SALES CHARGES. ACCORDING TO CURRENT IR, HE DISCUSSED THE BENEFITS OF INVESTING IN HARTFORD ANNUITY. THESE BENEFITS INCLUDED THE ABILITY TO DOLLAR COST AVERAGE INTO THE SUBACCOUNTS FROM A 12 MONTH ACCOUNT THAT WAS PAYING APPROXIMATELY 10% AT THE TIME. CURRENT IR ALSO EXPLAINED THE BENEFIT OF THE DIVERSE INVESTMENT OPTIONS AVAILABLE IN THE SUBACCOUNTS. HE ALSO NOTED THAT THERE WAS A FIXED ACCOUNT AVAILABLE AT THAT TIME THAT WAS PAYING MORE THAN MONEY MARKET RATES WITHOUT THE VOLATILITY OF BONDS. HE ALSO INFORMED HER THAT SHE WOULD HAVE ACCESS TO 10% OF PREMIUM PAYMENTS EACH YEAR WITHOUT PENALTY DURING THE SDSC PERIOD OF 7 YEARS. ALONG WITH THE BENEFITS OF THIS INVESTMENT, IR ALSO STATED HE EXPLAINED ALL EXPENSES IN DETAIL AND PROVIDED THE APPROPRIATE PROSPECTUS AT THE TIME OF SALE, OUR RECORDS REFLECT THE CLIENT WAS IN RECEIPT OF THE CONTACT AND PROSPECTUS AS WITNESSED BY HER SIGNATURE. THE CONTRACT AND PROSPECTUS PROVIDED HER WITH DETAILED ANNUITY WHICH WAS NOT EXERCISED BY HER AT THE TIME OF PURCHASE IN 01/98. BASED ON THIS INFORMATION, AND THE PASSAGE OF MORE THAN 5 YEARS SINCE THE ISSURANCE OF THIS ANNUITY, WE RESPECTFULLY DECLINE TO MAKE ANY ADJUSTMENTS TO THIS ACCOUNT.



End of Report

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