IAPD Report

TIMOTHY KIRKPATRICK WHIPPLE

CRD# 2829688

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

TIMOTHY KIRKPATRICK WHIPPLE (CRD# 2829688)

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 **02/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	DFPG INVESTMENTS, LLC	CRD# 155576	10/11/2011
IA	DIVERSIFY WEALTH MANAGEMENT, LLC	CRD# 329878	03/05/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	DIVERSIFY WEALTH MANAGEMENT LLC	145593	OREM, UT	01/23/2008 - 07/17/2024
IA	DIVERSIFY WEALTH MANAGEMENT, INC.	169032	SOUTH JORDAN, UT	10/13/2014 - 03/30/2016
B	TRIAD ADVISORS, INC.	25803	OREM, UT	06/30/2008 - 09/30/2011

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

Employment 1 of 2

Firm Name: **DFPG INVESTMENTS, LLC**

Main Address: 9017 S RIVERSIDE DRIVE
SUITE 210
SANDY, UT 84070

Firm ID#: 155576

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	10/11/2011
B	FINRA	General Securities Representative	Approved	10/11/2011
B	FINRA	Invest. Co and Variable Contracts	Approved	10/11/2011
B	FINRA	Investment Co./Variable Contracts Prin	Approved	10/11/2011
B	Alaska	Agent	Approved	03/25/2024
B	Arizona	Agent	Approved	01/03/2012
B	California	Agent	Approved	08/21/2013
B	Colorado	Agent	Approved	07/26/2016
B	Connecticut	Agent	Approved	01/15/2015
B	District of Columbia	Agent	Approved	11/29/2022
B	Florida	Agent	Approved	10/23/2019
B	Georgia	Agent	Approved	08/27/2020
B	Hawaii	Agent	Approved	02/26/2026

Qualifications

	Regulator	Registration	Status	Date
B	Idaho	Agent	Approved	07/14/2016
B	Indiana	Agent	Approved	03/08/2021
B	Kentucky	Agent	Approved	12/11/2025
B	Michigan	Agent	Approved	09/14/2018
B	Missouri	Agent	Approved	07/26/2016
B	Nevada	Agent	Approved	01/29/2020
B	New York	Agent	Approved	04/02/2025
B	North Carolina	Agent	Approved	03/22/2021
B	Oregon	Agent	Approved	05/15/2025
B	South Carolina	Agent	Approved	04/16/2019
B	Texas	Agent	Approved	01/14/2020
B	Utah	Agent	Approved	10/11/2011
B	Virginia	Agent	Approved	04/14/2021
B	Washington	Agent	Approved	01/06/2015
B	Wyoming	Agent	Approved	07/09/2019

Branch Office Locations

DFPG INVESTMENTS, LLC
462 E 800 N
OREM, UT 84097

Employment 2 of 2

Firm Name: **DIVERSIFY WEALTH MANAGEMENT, LLC**

Qualifications

Main Address: 9017 S RIVERSIDE DR SUITE 210
SANDY, UT 84070

Firm ID#: 329878

	Regulator	Registration	Status	Date
IA	Louisiana	Investment Adviser Representative	Approved	02/10/2025
IA	Texas	Investment Adviser Representative	Approved	02/07/2025
IA	Utah	Investment Adviser Representative	Approved	03/05/2024

Branch Office Locations

DIVERSIFY WEALTH MANAGEMENT, LLC
462 E 800 N
OREM, UT 84097

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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	03/03/2005
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/30/1997

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	01/14/2002
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/05/1997

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/30/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/27/1997

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	01/23/2008 - 07/17/2024	DIVERSIFY WEALTH MANAGEMENT LLC	CRD# 145593	OREM, UT
IA	10/13/2014 - 03/30/2016	DIVERSIFY WEALTH MANAGEMENT, INC.	CRD# 169032	SOUTH JORDAN, UT
B	06/30/2008 - 09/30/2011	TRIAD ADVISORS, INC.	CRD# 25803	OREM, UT
B	03/31/2004 - 07/28/2008	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	OREM, UT
IA	03/28/2005 - 07/24/2008	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	OREM, UT
IA	04/01/2004 - 03/28/2005	CAMBRIDGE INVESTMENT RESERARCH, INC.	CRD# 39543	OREM, UT
IA	03/07/2000 - 04/02/2004	ING FINANCIAL PARTNERS, INC	CRD# 2882	OREM, UT
B	02/03/2000 - 04/02/2004	ING FINANCIAL PARTNERS, INC.	CRD# 2882	WINDSOR, CT
B	02/06/1997 - 02/02/2000	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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
10/2011 - Present	DFPG INVESTMENTS, INC.	REGISTERED REPRESENTATIVE	Y	SOUTH JORDAN, UT, United States
01/2008 - Present	FirstPurpose Wealth	IA REP	Y	OREM, UT, United States
02/2004 - Present	WHIPPLE PROPERTY MANAGEMENT, LLC	OWNER	N	OREM, UT, United States
02/2000 - Present	L J COOPER CAPITAL MANAGEMENT, LLC	PARTNER	Y	OREM, UT, United States
03/1999 - Present	WHIPPLE FINANCIAL, INC.	TAX PREPARER/OWNER	N	OREM, UT, 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.

KTC Properties (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Holding company for real estate assets Position & Start Date: Owner, August 2013 Hours/month (during business hours): 1 (1)Duties: Passive investor KTB Ventures (Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Holding company for private investment opportunities Position & Start Date: Owner, 1/1/2020 Hours/month (during business hours): 1 (1) Duties: Make contributions for investments Independent Insurance Agent (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main Business: Insurance sales Position and Start Date: Insurance Agent, July 2000 Hours/month (during business hours): 1 (1) Duties: Term life insurance sales KTC Ventures LLC (Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Holding company for private investment opportunities Position & Start Date: Manager/Member; June 2014 Hours/month (during business hours): 1 (1) Duties: Invest in private equity and capital enterprises (sole investment) CREEK 23 CAPITAL, LLC (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Dental holding company Position & Start Date: Member, June 2017 Hours/month (during business hours): 1 (1) Duties: Admin work CREEK 34 CAPITAL, LLC (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Dental holding company Position & Start Date: Member, June 2017 Hours/month (during business hours): 1 (1)Duties: Admin work and board meetings Slab Pizza (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Restaurant Position & Start Date: Shareholder; 01/21/2019 Hours/month (during business hours): 1 (0) Duties: Investment only, not involved in management. Brixton Partners (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Real Estate Position & Start Date: CFO, January 2021 Hours/month (during business hours): 16 (16) Duties: Brixton Partners purchases warehouses and then subdivides them for sale as individual units. Assist with accounting and provide advice on the tax implications of real estate transactions. Brixton Partners (Not Investment Related)
462 E 800 N, Orem, UT 84097 Main business: Real Estate Position & Start Date: CFO, January 2021 Hours/month (during business hours): 16 (16) Duties: Brixton Partners purchases warehouses and then subdivides them for sale as individual units. Assist with accounting and provide advice on the tax implications of real estate transactions. A Child's Hope Foundation (Investment related, No) Position and Start Date: Board Member, January 2020 Main Business: Charitable Organization Duties: ACHF hasa unique approach to "Lifting Orphans from Surviving to Thriving." Help connect donors to programs that are already working. Sit on the board Lifting Hands International (Investment related, No) Position and Start Date: Board Member, January 2020 Main Business: Charitable Organization Duties: Vote as a board member and support charitable activities LJ Cooper Tax Strategies (Investment related, No) Position&Start Date: Tax Preparer, July 2013 Duties: Prepare and file tax returns The Women and Children's Hope Foundation (Investment related, No) Position&Start Date: Board Member, June 2012 Duties: Attend quarterly board meetings (usually over phone) LJ Cooper Capital Management DBA LJ Cooper Wealth Advisors (Member, IAR), July 2000 Main Business: Tax planning, investment management, financial planning, retirement planning Hours/Month: 0 LJ Cooper Capital Management, LJ CooperWealth Advisors clear through Crump (Investment related, No) Main Business: Wealth Advisors, clear through Crump Duties: Sell term Life insurance as needed, Position&Start Date: Agent, July 2020. Raven 23 and Raven 34 (Investment Related: yes) Main Business: Implement and Maintain Accounting system Hours/Month: 5% Duties: Purchased and operating a group of medspas; www.spatrouve.com; Position and Start Date: Investor, January 2024.

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*.
    - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - o 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*.
    - o 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.
    - o 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.
    - o 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: WMA SECURITIES, INC.

Allegations: CLIENT ALLEGES MISREPRESENTATION OF VARIABLE UNIVERSAL LIFE POLICY ISSUED ON 5/28/98.

Product Type: Insurance

Alleged Damages: $6,600.00

Customer Complaint Information

Date Complaint Received: 05/08/2000

Complaint Pending? No

Status: Closed/No Action

Status Date: 09/06/2000

Settlement Amount:

Individual Contribution Amount:

Firm Statement PRODUCT PROVIDER WESTERN RESERVE LIFE REFUNDED PREMIUMS PAID-$6600.00.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:	WMA SECURITIES
Allegations:	CLIENT ALLEGES MISREPRESENTATION OF VARIABLE UNIVERSAL LIFE POLICY ON 5/28/1998
Product Type:	Insurance
Alleged Damages:	$6,600.00

Customer Complaint Information

Date Complaint Received:	05/08/2000
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	09/06/2000
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	PRODUCT PROVIDER WESTERN RESERVE LIFE REFUNDED PREMIUMS PAID $6600.

End of Report

This page is intentionally left blank.

