



## IAPD Report

### BRYON KEITH SPICER

CRD# 2958719

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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

### BRYON KEITH SPICER (CRD# 2958719)

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 **03/27/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SPICER WEALTH MANAGEMENT	CRD# 152792	03/16/2010
IA	TRUVESTMENTS CAPITAL LLC	CRD# 291297	07/14/2024

### 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
IA	LUMINIST CAPITAL, LLC	173396	BEAVERCREEK, OH	11/29/2018 - 07/12/2024
IA	SIMPLICITY WEALTH	300572	Beavercreek, OH	11/13/2019 - 01/08/2020
B	G.F. INVESTMENT SERVICES, LLC	132939	BEAVERCREEK, OH	09/21/2010 - 06/06/2016

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

#### Employment 1 of 2

Firm Name: **TRUVESTMENTS CAPITAL LLC**  
Main Address: 5391 LAKEWOOD RANCH BLVD N  
                  SUITE #303  
                  SARASOTA, FL 34240  
Firm ID#: 291297

Regulator	Registration	Status	Date
IA Ohio	Investment Adviser Representative	Approved	07/14/2024

#### Branch Office Locations

**TRUVESTMENTS CAPITAL LLC**  
2655 Commons Blvd.  
Suite 110  
Beavercreek, OH 45431

#### Employment 2 of 2

Firm Name: **SPICER WEALTH MANAGEMENT**  
Main Address: 2655 COMMONS BLVD. #110  
                  BEAVERCREEK, OH 45431  
Firm ID#: 152792

Regulator	Registration	Status	Date
IA Ohio	Investment Adviser Representative	Approved	03/16/2010

#### Branch Office Locations

**SPICER WEALTH MANAGEMENT**  
2655 COMMONS BLVD. #110  
BEAVERCREEK, OH 45431



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

#### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

#### General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	06/06/2016
B General Securities Representative Examination (S7)	Series 7	01/29/2001
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/17/1997

#### State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/07/2000
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/20/2000

### 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	11/29/2018 - 07/12/2024	LUMINIST CAPITAL, LLC	CRD# 173396	BEAVERCREEK, OH
IA	11/13/2019 - 01/08/2020	SIMPLICITY WEALTH	CRD# 300572	Beavercreek, OH
B	09/21/2010 - 06/06/2016	G.F. INVESTMENT SERVICES, LLC	CRD# 132939	BEAVERCREEK, OH
IA	09/10/2007 - 09/20/2010	USA WEALTH MANAGEMENT LLC	CRD# 122082	GRAND RAPIDS, MI
B	09/07/2007 - 09/20/2010	USA ADVANCED PLANNERS INC.	CRD# 131282	BEAVERCREEK, OH
IA	02/18/2003 - 09/07/2007	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	BEAVERCREEK, OH
B	04/06/2001 - 09/07/2007	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	BEAVERCREEK, OH
B	02/09/1999 - 04/11/2001	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT
B	11/18/1997 - 02/08/1999	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY

### 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
07/2024 - Present	TRUVESTMENTS CAPITAL LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SARASOTA, FL, United States
03/2010 - Present	SPICER WEALTH MANAGEMENT	INVESTMENT ADVISER REPRESENTATIVE	Y	BEAVERCREEK, OH, United States
07/2000 - Present	SPICER FINANCIAL SERVICES	OWNER	Y	BEAVERCREEK, OH, United States
11/2018 - 07/2024	LUMINIST CAPITAL, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	GRAND RAPIDS, MI, 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) SPICER WEALTH MANAGEMENT. STATE REGISTERED RIA. PERFORMS INVESTMENT ADVISORY SERVICES. START DATE 3/2010. 40 HRS/MO SPENT
- 2) SPICER FINANCIAL SERVICES; INVESTMENT-RELATED; OWNER, START DATE 07/2000, TAX PREP, INSURANCE SERVICES, MEDICARE SUPPLEMENTS. UP TO 20 HRS/MO SPENT
- 3) TRUEVESTMENTS CAPITAL LLC; INVESTMENT-RELATED; IAR; BEAVER CREEK, OH; INVESTMENT ADVISORY FIRM; IAR; START:7/2024; 20 HRS/MO DURING TRADING; INVESTMENT ADVISORY SERVICES.



## 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>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Spicer Wealth Management
<b>Allegations:</b>	The client's email account was hacked. The hacker requested \$35,826.60 be transferred to an account outside of the custodian. The firm processed the request and the client lost the funds.
<b>Product Type:</b>	No Product
<b>Alleged Damages:</b>	\$35,826.60
<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>	02/26/2018
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	10/15/2021
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

**Disclosure 2 of 2**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** Spicer Wealth Management  
**Allegations:** The firm employed tax saving strategy for the client that required an IRS qualified appraisal. The client's CPA failed to file the appraisal, which resulted in the inability to claim a \$500,000 deduction.

**Product Type:** No Product  
**Alleged Damages:** \$290,000.00

**Civil Litigation Information**

**Type of Court:** State Court  
**Name of Court:** Montgomery County Common Pleas Court  
**Location of Court:** Dayton, Ohio  
**Docket/Case #:** 14-cv-00090  
**Date Notice/Process Served:** 07/12/2016  
**Litigation Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 07/12/2016  
**Monetary Compensation Amount:** \$290,000.00  
**Individual Contribution Amount:** \$10,000.00



## **End of Report**

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