



IAPD Report

KEYS ERICSON TINNEY

CRD# 3031776

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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

KEYS ERICSON TINNEY (CRD# 3031776)

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 **10/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BLUE SKY ASSET MANAGEMENT, LLC	CRD# 167686	08/14/2019
IA	CWM, LLC	CRD# 155344	07/09/2025

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	AVEO CAPITAL PARTNERS, LLC	157728	ENGLEWOOD, CO	03/20/2017 - 10/02/2025
B	STEPHEN A. KOHN & ASSOCIATES, LTD.	41067	Greenwood Village, CO	08/22/2011 - 01/24/2020
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	HIGHLANDS RANCH, CO	12/16/2008 - 05/28/2010

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

Employment 1 of 2

Firm Name: **CWM, LLC**
Main Address: 14600 BRANCH ST.
OMAHA, NE 68154
Firm ID#: 155344

Regulator	Registration	Status	Date
IA Colorado	Investment Adviser Representative	Approved	07/09/2025

Branch Office Locations

CWM, LLC
9635 Maroon Circle, Ste. 440
Englewood, CO 80112

Employment 2 of 2

Firm Name: **BLUE SKY ASSET MANAGEMENT, LLC**
Main Address: 9635 MAROON CIRCLE
SUITE 440
ENGLEWOOD, CO 80112
Firm ID#: 167686

Regulator	Registration	Status	Date
IA Colorado	Investment Adviser Representative	Approved	08/14/2019

Branch Office Locations

BLUE SKY ASSET MANAGEMENT, LLC
9635 MAROON CIRCLE
SUITE 440
ENGLEWOOD, CO 80112



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	10/26/1998
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/03/1998

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/31/1998
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/05/1998

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
IA	03/20/2017 - 10/02/2025	AVEO CAPITAL PARTNERS, LLC	CRD# 157728	ENGLEWOOD, CO
B	08/22/2011 - 01/24/2020	STEPHEN A. KOHN & ASSOCIATES, LTD.	CRD# 41067	Greenwood Village, CO
B	12/16/2008 - 05/28/2010	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	HIGHLANDS RANCH, CO
IA	03/20/2009 - 09/30/2009	IPRO ONE MANAGEMENT, INC.	CRD# 144883	ENGLEWOOD, CO
IA	09/22/2000 - 12/12/2008	ING FINANCIAL PARTNERS, INC	CRD# 2882	ENGLEWOOD, CO
B	06/02/2000 - 12/12/2008	ING FINANCIAL PARTNERS, INC.	CRD# 2882	ENGLEWOOD, CO
B	04/06/1998 - 06/20/2000	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
07/2025 - Present	CWM, LLC	Investment Advisor Representative	Y	Omaha, NE, United States
07/2025 - Present	Carson Wealth	Managing Partner	Y	Englewood, CO, United States
05/2013 - Present	BLUE SKY ASSET MANAGEMENT, LLC	OWNER/MANAGER	Y	LITTLETON, CO, United States
05/2011 - 10/2025	AVEO CAPITAL PARTNERS, LLC	OWNER/PARTNER	Y	ENGLEWOOD, CO, United States
07/2011 - 01/2020	STEPHEN A. KOHN & ASSOCIATES, LTD.	ADMINISTRATION	Y	LAKEWOOD, CO, 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.

No information reported.



Registration & Employment History



OTHER BUSINESS ACTIVITIES



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
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	COLORADO DIVISION OF INSURANCE
Sanction(s) Sought:	Other: HEIGHTENED SUPERVISION
Date Initiated:	12/22/2008
Docket/Case Number:	221640
Employing firm when activity occurred which led to the regulatory action:	PURSCHE KAPLAN STERLING INVESTMENTS
Product Type:	No Product
Allegations:	MR. TINNEY IMPROPERLY COMPLETED HIS LIFE INSURANCE LICENSE REINSTATEMENT APPLICATION.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	03/12/2009
Sanctions Ordered:	Other: FINAL AGENCY SUPERVISORY ORDER



Broker Statement

STIPULATION ORDER OF HEIGHTENED SUPERVISION ENTERED.



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: Regulator

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.

Allegations: SUITABILITY; AND BREACH OF FIDUCIARY DUTY

Product Type: Annuity-Variable

Alleged Damages: \$1,167,343.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA - CASE #09-03352

Date Notice/Process Served: 06/01/2009

Arbitration Pending? No

Disposition: Award

Disposition Date: 05/17/2010

Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT THE SUM OF \$339,000.00 IN COMPENSATORY DAMAGES; RESPONDENT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT INTEREST ON \$434,445.00 AT THE RATE OF 8% PER ANNUM AND INCLUDING THE SERVICE DATE OF THE AWARD THROUGH AND INCLUDING THE DATE THE AWARD IS PAID IN FULL.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC

Allegations: CLIENT ALLEGES MISREPRESENTATIONS MADE BY THE RR IN THE SALE OF A VARIABLE ANNUITY IN 2006. THE CLIENT STATES THE ANNUITY WAS SUPPOSED TO HAVE SAFEGUARDS AGAINST LARGE LOSSES IN THE STOCK MARKET. HE ALLEGES THE AGENT TOLD HIM THAT THE PROGRAM "MAKES YOU HOLE AT THE ANNIVERSARY DATE OF THE ANNUITY".

Product Type: Annuity-Variable

Alleged Damages: \$467,224.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA DISPUTE RESOLUTION



Docket/Case #: 09-03352
Date Notice/Process Served: 06/17/2009
Arbitration Pending? No
Disposition: Award to Customer
Disposition Date: 05/18/2010
Monetary Compensation Amount: \$384,445.00
Individual Contribution Amount: \$0.00
Firm Statement THE SETTLEMENT AMOUNT AWARDED WAS JOINT AND SEVERAL BETWEEN THE REPRESENTATIVE AND ING FINANCIAL PARTNERS. THE REPRESENTATIVE'S RESPONSIBLE PORTION WAS FULLY PAID THROUGH ERRORS AND OMISSIONS INSURANCE COVERAGE.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS, INC.

Allegations: CLIENT WROTE TO THE STATE OF COLORADO REGARDING ALLEGED MISREPRESENTATIONS MADE BY THE RR IN THE SALE OF A VARIABLE ANNUITY IN 2006. THE CLIENT STATES THE ANNUITY WAS SUPPOSED TO HAVE SAFEGUARDS AGAINST LARGE LOSSES IN THE STOCK MARKET. HE ALLEGES THE AGENT TOLD HIM THAT THE PROGRAM "MAKES YOU WHOLE AT THE ANNIVERSARY DATE OF THE ANNUITY". HE ALLEGES HE IS DOWN OVER \$215,000 THIS YEAR AND WOULD LIKE THE COMPANY TO PAY BACK ALL INVESTMENTS THAT WERE LOST DURING THE LAST 2 YEARS .

Product Type: Annuity-Variable

Alleged Damages: \$467,224.00

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: 06/22/2009

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 10/28/2008

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Arbitration Information



Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA DISPUTE RESOLUTION

Docket/Case #: 09-03352

Date Notice/Process Served: 06/17/2009

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 05/18/2010

Monetary Compensation Amount: \$384,445.00

Individual Contribution Amount: \$0.00

Broker Statement ALTHOUGH I FERVENTLY DISPUTE THE FINDINGS OF THE ARBITRATION PANEL, I RESPECT THE ARBITRATION PROCESS AND PLAN TO HONOR MY OBLIGATIONS AS A PROFESSIONAL IN THE SECURITIES INDUSTRY WITH THE HIGHEST LEVEL OF ETHICS AND INTEGRITY MOVING FORWARD.



End of Report

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