



IAPD Report

DOUGLAS EUGENE HENKE

CRD# 3099965

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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

DOUGLAS EUGENE HENKE (CRD# 3099965)

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 **02/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PINE TO PALM FINANCIAL, LLC	CRD# 335396	06/27/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	BROOKSTONE CAPITAL MANAGEMENT LLC	141413	Clermont, FL	04/08/2022 - 06/23/2025
B	CFD INVESTMENTS, INC.	25427	Clermont, FL	04/01/2020 - 04/07/2022
IA	CREATIVE FINANCIAL DESIGNS, INC.	109032	Clermont, FL	04/01/2020 - 04/07/2022

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
Judgment/Lien	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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PINE TO PALM FINANCIAL, LLC**
Main Address: CLERMONT, FL
Firm ID#: 335396

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	06/27/2025
	Minnesota	Investment Adviser Representative	Approved	08/01/2025
	Texas	Investment Adviser Representative	Restricted Approval	12/19/2025

Branch Office Locations

PINE TO PALM FINANCIAL, LLC
CLERMONT, FL



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, 4 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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 Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	10/12/1998
 General Securities Representative Examination (S7)	Series 7	09/14/1998

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	08/16/2012
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/23/1998

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	04/08/2022 - 06/23/2025	BROOKSTONE CAPITAL MANAGEMENT LLC	CRD# 141413	Clermont, FL
B	04/01/2020 - 04/07/2022	CFD INVESTMENTS, INC.	CRD# 25427	Clermont, FL
IA	04/01/2020 - 04/07/2022	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	Clermont, FL
IA	03/28/2022 - 03/29/2022	BROOKSTONE CAPITAL MANAGEMENT LLC	CRD# 141413	Clermont, FL
B	07/19/2019 - 04/13/2020	LPL FINANCIAL LLC	CRD# 6413	WHITE BEAR LAKE, MN
IA	07/19/2019 - 04/13/2020	LPL FINANCIAL LLC	CRD# 6413	WHITE BEAR LAKE, MN
IA	11/30/2017 - 07/15/2019	GARDNER ADVISORS INC.	CRD# 112399	Woodbury, MN
B	11/22/2017 - 07/15/2019	GARDNER FINANCIAL SERVICES, INC.	CRD# 21000	Woodbury, MN
IA	11/10/2017 - 11/27/2017	AMERICAN INVESTORS GROUP, INC.	CRD# 10020	MINNETONKA, MN
B	10/03/2017 - 11/27/2017	AMERICAN INVESTORS GROUP, INC.	CRD# 10020	MINNETONKA, MN
B	01/17/2013 - 08/25/2017	CFD INVESTMENTS, INC.	CRD# 25427	Cottage Grove, MN
IA	01/17/2013 - 08/25/2017	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	Cottage Grove, MN
IA	05/10/2011 - 01/17/2013	CETERA INVESTMENT SERVICES LLC	CRD# 15340	IOWA FALLS, IA
B	05/02/2011 - 01/17/2013	CETERA INVESTMENT SERVICES LLC	CRD# 15340	IOWA FALLS, IA
B	04/28/2009 - 05/04/2011	MML INVESTORS SERVICES, LLC	CRD# 10409	MINNEAPOLIS, MN
B	10/15/2008 - 04/28/2009	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	EAGAN, MN



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	01/23/2008 - 10/07/2008	UVEST FINANCIAL SERVICES GROUP, INC.	CRD# 13787	APPLE VALLEY, MN
B	11/30/2006 - 02/05/2008	IFMG SECURITIES, INC.	CRD# 14416	BURNSVILLE, MN
B	10/06/2006 - 12/31/2006	TCF INVESTMENTS, INC.	CRD# 34954	BURNSVILLE, MN
IA	07/15/2005 - 10/03/2006	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	MINNEAPOLIS, MN
B	07/14/2005 - 10/03/2006	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	MINNEAPOLIS, MN
B	07/19/2004 - 06/30/2005	AMERICAN INVESTORS GROUP, INC.	CRD# 10020	MINNETONKA, MN
B	04/02/2004 - 07/22/2004	BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.	CRD# 13609	CEDAR RAPIDS, IA
B	11/02/2000 - 04/06/2004	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN FRANCISCO, CA
B	04/20/2000 - 11/06/2001	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA
B	05/26/2000 - 12/13/2000	WELLS FARGO BROKERAGE SERVICES, L.L.C.	CRD# 16100	MINNEAPOLIS, MN
B	11/29/1999 - 06/05/2000	FINTEGRA, LLC	CRD# 16741	MINNEAPOLIS, MN
B	09/15/1998 - 12/06/1999	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, 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
06/2025 - Present	Pine to Palm Financial, LLC	Managing Member/CCO/Investment Advisor Representative	Y	Clermont, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2022 - 06/2025	Brookstone Capital Management	Investment Advisor Representative	Y	Wheaton, IL, United States
04/2020 - 04/2022	CFD Investments, Inc.	Registered Representative	Y	Kokomo, IN, United States
07/2019 - 04/2020	LPL Financial LLC	Investment Advisor Representative/Registered Representative	Y	White Bear Lake, MN, United States
11/2017 - 07/2019	Gardner Advisors Inc.	Investment Advisor Representative	Y	Minneapolis, MN, United States
11/2017 - 07/2019	Gardner Financial Services, Inc	Registered Representative	Y	Minneapolis, MN, United States
09/2017 - 11/2017	American Investors Group Inc	Registered Representative	Y	Minnetonka, MN, United States
01/2013 - 08/2017	CFD Investments, Inc.	Registered Representative	Y	KOKOMO, IN, 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.

independent insurance agent, Clermont, FL, investment related, annuity and life insurance sales and service, 03/16/2022, 20 hours monthly, duties include the saleservice of annuities and life 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
Judgment/Lien	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: MML INVESTORS SERVICES, LLC

Allegations: COMPLAINANT ALLEGES THAT WHEN SHE PURCHASED TWO VARIABLE ANNUITIES FROM THE REPRESENTATIVE IN 2010, HE DID NOT ADVISE HER OF THE TAX IMPLICATIONS ASSOCIATED WITH WITHDRAWALS TAKEN BEFORE AGE 59 1/2. ALLEGES THAT SHE MUST NOW KEEP THESE VARIABLE ANNUITIES OR RISK PAYING THESE PENALTIES.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): NO SPECIFIC DAMAGE AMOUNT WAS ALLEGED AND THE FIRM WAS UNABLE TO MAKE A GOOD FAITH DETERMINATION THAT DAMAGES WOULD BE UNDER \$5000.

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: 04/06/2011

Complaint Pending? No



Status: Denied
Status Date: 05/10/2011
Settlement Amount:
Individual Contribution Amount:
Firm Statement CASE ID# 201115192.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES, LLC

Allegations: COMPLAINANT ALLEGES THAT WHEN SHE PURCHASED TWO VARIABLE ANNUITIS FROM THE REPRESENTATIVE IN 2010, HE DID NOT ADVISE HER OF THE TAX IMPLICATIONS ASSOCIATED WITH WITHDRAWLS TAKEN BEFORE AGE 59 1/2. ALLEGES THAT SHE MUST NOW KEEP THESE VARIABLE ANNUITIES OR RISK PAYING THESE PENALTIES.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): NO SPECIFIC DAMAGE AMOUNT WS ALLEGED AND THE FIRM WAS UNABLE TO MAKE A GOOD FAITH DETERMINATION THAT DAMAGES WOULD BE UNDER \$5000.

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: 04/06/2011

Complaint Pending? No

Status: Denied

Status Date: 05/10/2011

Settlement Amount:

Individual Contribution Amount:

Broker Statement CASE ID# 201115192



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Department of the Treasury - IRS
Judgment/Lien Amount:	\$97,183.62
Judgment/Lien Type:	Tax
Date Filed with Court:	12/29/2025
Date Individual Learned:	01/20/2026
Type of Court:	County
Name of Court:	Clerk of Circuit Court Lake County
Location of Court:	Lake County Florida
Docket/Case #:	530568225
Judgment/Lien Outstanding?	Yes
Broker Statement	A monthly repayment plan has been implemented.



End of Report

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