



IAPD Report

JILL ANNE VEENSTRA

CRD# 3222590

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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

JILL ANNE VEENSTRA (CRD# 3222590)

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 **04/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	REGULUS FINANCIAL GROUP, LLC	CRD# 150631	06/24/2024
IA	REGAL INVESTMENT ADVISORS LLC	CRD# 125004	12/09/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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	CORECAP INVESTMENTS, LLC	37068	SOUTHFIELD, MI	05/14/2024 - 07/08/2024
IA	GARDNER ADVISORS INC.	112399	Lowell, MI	03/22/2022 - 05/02/2022
B	GARDNER FINANCIAL SERVICES, INC.	21000	FORT MYERS, FL	03/15/2022 - 05/02/2022

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
Regulatory Event	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 **51** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **REGULUS FINANCIAL GROUP, LLC**

Main Address: 2687 44TH STREET, SE
KENTWOOD, MI 49512

Firm ID#: 150631

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	06/24/2024
	FINRA	General Securities Representative	Approved	06/24/2024
	FINRA	Invest. Co and Variable Contracts	Approved	06/24/2024
	FINRA	Municipal Securities Principal	Approved	06/24/2024
	FINRA	Municipal Securities Representative	Approved	06/24/2024
	FINRA	Operations Professional	Approved	06/24/2024
	Alabama	Agent	Approved	12/12/2025
	Alaska	Agent	Approved	12/11/2025
	Arizona	Agent	Approved	07/02/2025
	Arkansas	Agent	Approved	12/10/2025
	California	Agent	Approved	04/20/2026
	Colorado	Agent	Approved	06/17/2025
	Connecticut	Agent	Approved	06/16/2025



Qualifications

	Regulator	Registration	Status	Date
B	Delaware	Agent	Approved	04/20/2026
B	District of Columbia	Agent	Approved	06/18/2025
B	Florida	Agent	Approved	06/16/2025
B	Georgia	Agent	Approved	02/24/2026
B	Hawaii	Agent	Approved	05/29/2026
B	Idaho	Agent	Approved	06/13/2025
B	Illinois	Agent	Approved	06/20/2025
B	Indiana	Agent	Approved	02/25/2026
B	Iowa	Agent	Approved	02/18/2026
B	Kansas	Agent	Approved	12/10/2025
B	Kentucky	Agent	Approved	06/16/2025
B	Louisiana	Agent	Approved	06/13/2025
B	Maine	Agent	Approved	04/21/2026
B	Maryland	Agent	Approved	06/20/2025
B	Massachusetts	Agent	Approved	12/19/2025
B	Michigan	Agent	Approved	12/09/2024
B	Minnesota	Agent	Approved	06/16/2025
B	Mississippi	Agent	Approved	06/20/2025
B	Missouri	Agent	Approved	12/09/2025



Qualifications

	Regulator	Registration	Status	Date
B	Montana	Agent	Approved	07/08/2025
B	Nebraska	Agent	Approved	06/16/2025
B	Nevada	Agent	Approved	02/18/2026
B	New Hampshire	Agent	Approved	12/10/2025
B	New Jersey	Agent	Approved	06/13/2025
B	New Mexico	Agent	Approved	01/05/2026
B	New York	Agent	Approved	04/28/2026
B	North Carolina	Agent	Approved	04/20/2026
B	North Dakota	Agent	Approved	02/18/2026
B	Ohio	Agent	Approved	12/10/2025
B	Oklahoma	Agent	Approved	06/16/2025
B	Oregon	Agent	Approved	12/10/2025
B	Pennsylvania	Agent	Approved	12/22/2025
B	Rhode Island	Agent	Approved	02/25/2026
B	South Carolina	Agent	Approved	06/16/2025
B	South Dakota	Agent	Approved	06/13/2025
B	Tennessee	Agent	Approved	04/21/2026
B	Texas	Agent	Approved	06/14/2025
B	Utah	Agent	Approved	12/10/2025



Qualifications

	Regulator	Registration	Status	Date
B	Vermont	Agent	Approved	12/19/2025
B	Virginia	Agent	Approved	02/19/2026
B	Washington	Agent	Approved	02/20/2026
B	West Virginia	Agent	Approved	12/09/2025
B	Wisconsin	Agent	Approved	12/09/2025
B	Wyoming	Agent	Approved	12/10/2025

Branch Office Locations

2687 44TH STREET, SE
KENTWOOD, MI 49512

2687 44TH STREET
KENTWOOD, MI 49512

Lowell, MI

Employment 2 of 2

Firm Name: **REGAL INVESTMENT ADVISORS LLC**
Main Address: 2687 44TH STREET SE
KENTWOOD, MI 49512
Firm ID#: 125004

	Regulator	Registration	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	12/09/2024

Branch Office Locations

REGAL INVESTMENT ADVISORS LLC
2687 44TH STREET SE
KENTWOOD, MI 49512



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, 5 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Securities Principal Examination (S53)	Series 53	08/31/2017
	General Securities Principal Examination (S24)	Series 24	04/26/2010

General Industry/Product Exams

	Exam	Category	Date
	Municipal Securities Representative Examination (S52TO)	Series 52TO	05/14/2024
	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/12/2000
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/13/1999

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	04/18/2026
 	Uniform Combined State Law Examination (S66)	Series 66	01/08/2016



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
B	05/14/2024 - 07/08/2024	CORECAP INVESTMENTS, LLC	CRD# 37068	SOUTHFIELD, MI
IA	03/22/2022 - 05/02/2022	GARDNER ADVISORS INC.	CRD# 112399	Lowell, MI
B	03/15/2022 - 05/02/2022	GARDNER FINANCIAL SERVICES, INC.	CRD# 21000	FORT MYERS, FL
IA	05/17/2016 - 03/14/2022	HUNTINGTON FINANCIAL ADVISORS	CRD# 16986	LOWELL, MI
B	05/04/2006 - 03/14/2022	THE HUNTINGTON INVESTMENT COMPANY	CRD# 16986	LOWELL, MI
B	07/26/2005 - 04/25/2006	FIFTH THIRD SECURITIES, INC.	CRD# 628	GRANDVILLE, MI
B	09/14/1999 - 02/10/2004	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL

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
06/2024 - Present	Regal Holdings, LLC	Director of Surveillance, Chief Compliance Officer	Y	Kentwood, MI, United States
03/2022 - 06/2024	My RIA Lawyer	Compliance Consultant	Y	Lowell, MI, United States
04/2006 - 03/2022	THE HUNTINGTON INVESTMENT COMPANY	REGIONAL SALES OPERATION SPECIALIST	Y	COLUMBUS, OH, 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.

Business Name: Cherrywood Smokehouse, LLC - Investment Related: No - Address: 3423 Pinkney Rd, Lowell, MI 49331 - Nature of Business: Catering Business - Title or Relationship: Owner - Start Date: 10/25/2024 - Hours per month: 0 - Hours per



Registration & Employment History



OTHER BUSINESS ACTIVITIES

month during trading hours: 0 - Duties: Owner of LLC for husband's catering business - no other duties.



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	2

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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	Michigan Department of Insurance and Financial Services
Sanction(s) Sought:	Revocation Suspension
Date Initiated:	11/01/2004
Docket/Case Number:	N/A
Employing firm when activity occurred which led to the regulatory action:	N/A
Product Type:	Insurance
Allegations:	Resident insurance license suspended on 11/01/2004 for not completing continuing education. Insurance status then went inactive on 02/01/2005 as CE was not completed in allotted time frame.
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?	No
Resolution Date:	02/01/2005
Sanctions Ordered:	Revocation

**Sanction 1 of 1**

Sanction Type: Suspension
Capacities Affected: Insurance
Duration: Indefinite
Start Date: 11/01/2004
End Date: 02/01/2005

Disclosure 2 of 2

Reporting Source: Individual
Regulatory Action Initiated By: Michigan Department of Insurance and Financial Services
Sanction(s) Sought: Suspension
Date Initiated: 06/01/2014
Docket/Case Number: N/A
Employing firm when activity occurred which led to the regulatory action: The Huntington Investment Company
Product Type: Insurance
Allegations: Resident insurance license suspended for not completing CE on 06/01/2014.
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? No
Resolution Date: 06/18/2014
Sanctions Ordered: Suspension

Sanction 1 of 1
Sanction Type: Suspension
Capacities Affected: Insurance
Duration: 17 Days
Start Date: 06/01/2014
End Date: 06/18/2014



End of Report

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