



IAPD Report

JEFFREY MARTIN WINTER

CRD# 3259009

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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

JEFFREY MARTIN WINTER (CRD# 3259009)

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 **10/15/2025**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA CREATIVEONE WEALTH, LLC	CRD# 281213	07/17/2018

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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 STRATEGIC WEALTH ADVISORS GROUP, INC.	285863	SHELBY TOWNSHIP, MI	01/09/2017 - 11/13/2017
IA GRADIENT ADVISORS, LLC	152665	Clinton Township, MI	03/29/2016 - 01/04/2017
IA UNITED ADVISORS CORPORATION	147350	PROSPER, TX	02/02/2012 - 08/20/2014

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

Employment 1 of 1

Firm Name: **CREATIVEONE WEALTH, LLC**
Main Address: 6330 SPRINT PKWY
SUITE 400
OVERLAND PARK, KS 66211
Firm ID#: 281213

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	05/05/2022
IA Tennessee	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026

Branch Office Locations

CREATIVEONE WEALTH, LLC
SCOTTSDALE, AZ

CREATIVEONE WEALTH, LLC
CLARKSVILLE, TN



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, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.


General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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 IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/28/2000
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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	01/09/2017 - 11/13/2017	STRATEGIC WEALTH ADVISORS GROUP, INC.	CRD# 285863	SHELBY TOWNSHIP, MI
IA	03/29/2016 - 01/04/2017	GRADIENT ADVISORS, LLC	CRD# 152665	Clinton Township, MI
IA	02/02/2012 - 08/20/2014	UNITED ADVISORS CORPORATION	CRD# 147350	PROSPER, TX
IA	01/20/2010 - 08/10/2010	INVESTMENT CENTERS OF AMERICA, INC.	CRD# 16443	FARMINGTON HILLS, M
IA	10/09/2008 - 03/20/2009	FSC SECURITIES CORPORATION	CRD# 7461	BLOOMFIELD HILLS, MI
IA	01/24/2006 - 03/26/2007	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	TROY, MI

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
04/2022 - Present	Self-Employed	Independent Insurance Agent	Y	Scottsdale, AZ, United States
07/2018 - Present	Change Path, LLC	Investment Adviser Representative	Y	Leawood, KS, United States
08/2014 - 04/2022	Self Employed	Independent Insurance Agent	Y	Troy, MI, United States
04/2015 - 05/2020	F.E.R.S	Insurance Agent	Y	Troy, MI, United States
01/2017 - 10/2017	Strategic Wealth Advisors Group, Inc.	Investment Advisor Representative	Y	Shelby Township, MI, United States
09/2016 - 10/2017	Strategic Wealth Insurance Group, Inc.	Insurance Agent	Y	Shelby Township, MI, United States
03/2016 - 01/2017	Gradient Advisors, LLC	Investment Advisor Representative	Y	Arden Hills, MN, 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.

JEFFREY M. WINTER (SELF EMPLOYED); INVESTMENT RELATED; SCOTTSDALE, AZ 85251 & CLARKSVILLE, TN 37040; LIFE INSURANCE AND ANNUITY SALES; INSURANCE AGENT; SINCE 08/2014; APX 80 HOURS PER MONTH ALL OF WHICH ARE DURING TRADING HOURS.



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
Criminal	1
Customer Dispute	2

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	KALAMAZOO COUNTY, MICHIGAN CIRCUIT COURT CASE # 95-1282-FH
Charge Date:	11/06/1995
Charge Details:	IN NOVEMBER 1995, APPLICANT WAS CHARGED WITH 1 COUNT OF POSSESSION OF MARIJUANA WITH INTENT TO DELIVER (A FELONY); THE CRIMINAL INFORMATION FOR THIS CHARGE WAS DISMISSED AND WAS AMENDED CHARGING APPLICANT WITH 1 COUNT OF POSSESSION OF MARIJUANA (A MISDEMEANOR) TO WHICH APPLICANT PLED GUILTY.
Felony?	Yes
Current Status:	Final
Status Date:	02/26/1996
Disposition Details:	APPLICANT PLED GUILTY TO 1 COUNT MISDEMEANOR POSSESSION OF MARIJUANA ON FEBRUARY 26, 1996, AND WAS SENTENCED ON MAY 28, 1996 TO 2 YEARS PROBATION AND \$870 IN FINES, COSTS AND FEES, WHICH WERE PAID IN FULL ON DECEMBER 9, 1997 (5 MONTHS EARLY). PROBATION ENDED MAY 18, 1998.
Broker Statement	APPLICANT WAS THE NAMED LESSEE OF THE RESIDENCE, AND HIS ROOMMATE, IN APRIL 1995, HAD MARIJUANA SHIPPED TO RESIDENCE IN APPLICANT'S NAME. BECAUSE OF THE APPLICANT'S LACK OF A PRIOR CRIMINAL RECORD AND COOPERATION WITH THE POLICE, THE INITIAL FELONY CHARGE WAS DISMISSED AND THE CRIMINAL INFORMATION WAS AMENDED CHARGING APPLICANT WITH 1 COUNT MISDEMEANOR POSSESSION OR MARIJUANA.



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

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: COUNTRYWIDE INVESTMENT SERVICES, INC.

Allegations: CUST CLAIMED SHE WAS NOT SUITABLE FOR THIS PURCHASE AND THAT THE PRODUCT WAS MISREPRESENTED BY THE REP. WHILE CUST DID NOT SURRENDER THE CONTRACT, THEY MOVED ALL THEIR FUNDS FROM EQUITY SUB-ACCOUNTS TO THE 1 YEAR FIXED RATE SUB-ACCOUNT, THUS LOCKING A LOSS.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$35,000.00

Customer Complaint Information

Date Complaint Received: 09/22/2008

Complaint Pending? No

Status: Withdrawn

Status Date: 11/14/2008

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: COUNTRYWIDE INVESTMENTS SERVICES, INC.

Allegations: CUSTOMER CLAIMED THAT PRODUCT WAS UNSUITABLE AND MISREPRESENTED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$35,000.00

Customer Complaint Information

Date Complaint Received: 09/22/2008

Complaint Pending? No

Status: Withdrawn

Status Date: 11/19/2008

Settlement Amount:

**Individual Contribution Amount:****Broker Statement**

CUSTOMER NOTIFIED THE INSURANCE CARRIER (JNL) ACKNOWLEDGING THE REPRESENTATIVE DID TELL HER THE PRODUCT WAS SUBJECT TO MARKET RISK SO SHE WANTED TO WITHDRAW HER COMPLAINT.

Disclosure 2 of 2**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

NATIONWIDE SECURITIES INC

Allegations:

CUSTOMER ALLEGES MISREPRESENTATION AND THE FAILURE TO EXPLAIN TAX CONSEQUENCES FROM THE WITHDRAWAL OF MONIES FROM A VARIABLE ANNUITY IN 2005

Product Type:

Annuity(ies) - Variable

Alleged Damages:

\$42,000.00

Customer Complaint Information**Date Complaint Received:** 02/13/2006**Complaint Pending?** No**Status:** Settled**Status Date:** 04/27/2006**Settlement Amount:** \$17,384.00**Individual Contribution Amount:** \$0.00**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

NATIONWIDE SECURITIES, INC.

Allegations:

CUSTOMER ALLEGES MISREPRESENTATION AND FAILURE TO EXPLAIN TAX CONSEQUENCES IN CONNECTION WITH SALE OF VARIABLE LIFE INSURANCE POLICY IN 2005.

Product Type:

Other

Other Product Type(s):

VARIABLE LIFE INSURANCE

Alleged Damages:

\$42,000.00

Customer Complaint Information**Date Complaint Received:** 02/13/2006**Complaint Pending?** No**Status:** Settled**Status Date:** 04/27/2006**Settlement Amount:** \$17,384.00



Individual Contribution Amount: \$0.00



End of Report

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