



IAPD Report

Craig Douglas Meldahl

CRD# 331504

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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

Craig Douglas Meldahl (CRD# 331504)

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 **10/04/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TOTAL WEALTH PLANNING AND MANAGEMENT, INC.	CRD# 166664	11/19/2021

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	LONGBOAT KEY FINANCIAL GROUP, LLC	138830	LONGBOAT KEY, FL	10/19/2006 - 12/31/2021
IA	LONGBOAT KEY FINANCIAL GROUP, LLC	138830	LONGBOAT KEY, FL	10/19/2006 - 12/31/2010
B	MADISON AVENUE SECURITIES, INC.	23224	BRADENTON, FL	11/07/2006 - 12/04/2007

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	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: **TOTAL WEALTH PLANNING AND MANAGEMENT, INC.**
Main Address: PONTE VEDRA, FL
Firm ID#: 166664

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	11/29/2021
	Texas	Investment Adviser Representative	Restricted Approval	11/19/2021

Branch Office Locations

TOTAL WEALTH PLANNING AND MANAGEMENT, INC.
Longboat Key, 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 2 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	07/02/2003
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	04/29/2003

General Industry/Product Exams

Exam	Category	Date
 Futures Managed Funds Examination (S31)	Series 31	10/26/2005
 AMEX Put and Call Exam (PC)	PC	04/01/1977
 Registered Representative Examination (S1)	Series 1	06/08/1974

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/31/1987

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	10/19/2006 - 12/31/2021	LONGBOAT KEY FINANCIAL GROUP, LLC	CRD# 138830	LONGBOAT KEY, FL
IA	10/19/2006 - 12/31/2010	LONGBOAT KEY FINANCIAL GROUP, LLC	CRD# 138830	LONGBOAT KEY, FL
B	11/07/2006 - 12/04/2007	MADISON AVENUE SECURITIES, INC.	CRD# 23224	BRADENTON, FL
IA	09/25/2002 - 11/08/2006	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	LONGBOAT KEY, FL
B	08/23/2002 - 11/08/2006	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	LONGBOAT KEY, FL
IA	02/13/1998 - 08/26/2002	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	SARASOTA, FL
B	02/13/1998 - 08/26/2002	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	02/24/1978 - 03/04/1998	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	09/04/1975 - 02/24/1978	REYNOLDS SECURITIES, INC.	CRD# 712	
B	06/13/1974 - 08/31/1975	A. G. EDWARDS & SONS, INC.	CRD# 4	

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
11/2021 - Present	Total Wealth Planning and Management, Inc.	Investment Adviser Representative	Y	Longboat Key, FL, United States
12/2005 - 11/2021	LONGBOAT KEY FINANCIAL GROUP, LLC	PRESIDENT	Y	LONGBOAT KEY, FL, 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.

No information reported.



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	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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	11/10/2015
Docket/Case Number:	57918-S
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Longboat Key Financial Group, LLC
Product Type:	No Product
Allegations:	N/A
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:	11/10/2015
Sanctions Ordered:	Cease and Desist



Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 11/10/2015

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement On November 10, 2015, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Craig D. Meldahl. Craig D. Meldahl admits to the findings by the Office. The Office found that Craig D. Meldahl engaged in prohibited business practices by inaccurately identifying the firm on business cards and the firm's website. Craig D. Meldahl agreed to pay an administrative fine of \$10,000 jointly and severally with Longboat Key Financial Group LLC.

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF FLORIDA OFFICE OF FINANCIAL REGULATION

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 09/03/2015

Docket/Case Number: 57918-S

Employing firm when activity occurred which led to the regulatory action: LONGBOAT KEY FINANCIAL GROUP, LLC

Product Type: No Product

Allegations: On October 30, 2015 subsequent to a books and records examination by the State of Florida, Longboat and Mr. Meldahl entered into a Stipulation and Consent Agreement whereby they consented to findings that Longboat failed to indicate on the Form ADV Part 1, Item 9 that it had custody by reason of being able to deduct its fees from client accounts and incorrectly stated that, when doing so, it concurrently sends out invoices to clients. Additionally, the ADV Brochure failed to include a Form 2B Supplement for one individual and incorrectly included a brochure supplement for an adviser representative who was no longer employed by the firm. The Form ADV Part 1 also misstated the number of employees and the number who were licensed to sell insurance. The State of Florida also found that, because the firm had not sent out concurrent fee statements to clients, it should have maintained a higher net capital, failed to file audited financial statements and, because it did not maintain the higher net capital, it should have shut down operations. Finally, the State found that the firm inaccurately identified itself on its website and business cards as being a division of Raymond James Financial



Services, Inc. ("RJFS") when it should have merely indicated that it contracted with RJFS for custody and clearing services. The firm and Mr. Meldahl agreed to pay a \$10,000 fine.

Current Status:

Final

Resolution:

Stipulation and Consent

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:

10/30/2015

Sanctions Ordered:

Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$10,000.00

Portion Levied against individual:

\$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived?

No

Amount Waived:



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: RAYMOND JAMES FINANCIAL SERVICES

Allegations: Client is claiming that the product features were not disclosed at the time of purchase. He claims that he was led to believe by his financial advisor that he could surrender the policy after 10 years without penalties, but has since found out differently

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Firm determined to be over \$5,000.

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: 12/11/2015

Complaint Pending? No

Status: Denied

Status Date: 03/02/2016

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENT ALLEGES MISREPRESENTATION. INCIDENT DATES: MAY 2004.

Product Type: Mutual Fund(s)

Alleged Damages: \$43,402.00

Customer Complaint Information



Date Complaint Received: 01/11/2005

Complaint Pending? No

Status: Settled

Status Date: 06/20/2005

Settlement Amount: \$5,000.00

Individual Contribution Amount: \$5,000.00

Broker Statement

COMPLAINT WAS SETTLED PRIOR TO THE MEDIATION HEARING FOR \$5000. THE CLIENT RECEIVED A PROSPECTUS ON EACH FUND A FULL WEEK PRIOR TO PURCHASE. THE CLIENT AGREED THESE HIGH QUALITY, WELL DIVERSIFIED, INCOME ORIENTATED INVESTMENTS MET HIS INVESTMENT OBJECTIVES. THE CLIENT'S STATEMENT RELATIVE TO THE OPENING PRICES OF THE FUNDS ARE COMPLETELY IN ERROR RELATIVE TO THE PRICE AND DATES THE FUNDS FIRST STARTED TRADING. THE CLIENT SIGNED THE "CLIENT DISCRETIONARY CONSENT LETTER" WHICH STATES THAT THE FACTS WERE ADEQUATELY DISCUSSED WITH HIM. THE CLIENT IGNORED THE FINANCIAL ADVISOR'S RECOMMENDATION TO TREAT THESE INVESTMENTS AS LONG TERM, HIGH QUALITY, WELL DIVERSIFIED INCOME INVESTMENTS. HAD THE CLIENT FOLLOWED THIS CONSERVATIVE ADVICE, HIS TOTAL RETURN AS OF JANUARY 7TH, 2005 (2 BUSINESS DAYS PRIOR TO THE FILING OF HIS COMPLAINT) WOULD BE 6.93% AND WOULD CONTINUE TO PROVIDE A CURRENT INCOME STREAM OF BETWEEN 5% AND 6% ON HIS ORIGINAL INVESTMENT. CLIENT REQUESTED DAMAGES OF \$43,400 AND SETTLED FOR \$5,000 PRIOR TO MEDIATION.



End of Report

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