



IAPD Report

WALTER JOSEPH OBREMSKI

CRD# 350307

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Information	8

i 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

WALTER JOSEPH OBREMSKI (CRD# 350307)

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 **01/02/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	B & B FINANCIAL PLANNING CO., INC.	CRD# 111628	04/17/1999
B	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	05/16/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	CUTTER & COMPANY, INC.	22449	O'FALLON, MO	02/05/1990 - 05/16/2025
B	WESTPORT FINANCIAL GROUP, INC.	13048	O'FALLON, MO	02/23/1989 - 12/31/1989
B	GROUP FIVE FINANCIAL CORPORATION	20013	O'FALLON, MO	10/20/1987 - 03/04/1989

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



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 **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **PROSPERA FINANCIAL SERVICES, INC.**

Main Address: 5429 LBJ FREEWAY
SUITE 750
DALLAS, TX 75240

Firm ID#: 10740

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/16/2025
B	FINRA	General Securities Representative	Approved	05/16/2025
B	FINRA	Investment Banking Principal	Approved	05/16/2025
B	FINRA	Investment Banking Representative	Approved	05/16/2025
B	Colorado	Agent	Approved	05/16/2025
B	Florida	Agent	Approved	05/16/2025
B	Georgia	Agent	Approved	05/16/2025
B	Illinois	Agent	Approved	05/16/2025
B	Indiana	Agent	Approved	05/16/2025
B	Kansas	Agent	Approved	05/16/2025
B	Missouri	Agent	Approved	05/16/2025
B	North Carolina	Agent	Approved	05/16/2025
B	Ohio	Agent	Approved	05/16/2025



Qualifications

Regulator	Registration	Status	Date
B Oklahoma	Agent	Approved	05/16/2025
B Texas	Agent	Approved	05/16/2025
B Virginia	Agent	Approved	05/16/2025

Branch Office Locations

PROSPERA FINANCIAL SERVICES, INC.

311 EAST ELM
O'FALLON, MO 63366

Employment 2 of 2

Firm Name: **B & B FINANCIAL PLANNING CO., INC.**
 Main Address: 311 E. ELM
 O'FALLON, MO 63366
 Firm ID#: 111628

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	07/15/2015
IA Missouri	Investment Adviser Representative	Approved	04/17/1999

Branch Office Locations

B & B FINANCIAL PLANNING CO., INC.

311 E. ELM
O'FALLON, MO 63366



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	01/02/2023
Registered Principal Examination (S40)	Series 40	01/28/1978

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
Investment Banking Registered Representative Examination (S79TO)	Series 79TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Registered Representative Examination (S1)	Series 1	12/04/1971

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	05/21/1982

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
B	02/05/1990 - 05/16/2025	CUTTER & COMPANY, INC.	CRD# 22449	O'FALLON, MO
B	02/23/1989 - 12/31/1989	WESTPORT FINANCIAL GROUP, INC.	CRD# 13048	
B	10/20/1987 - 03/04/1989	GROUP FIVE FINANCIAL CORPORATION	CRD# 20013	
B	09/14/1984 - 03/15/1988	COLUMBINE SECURITIES, INC.	CRD# 6371	
B	10/01/1984 - 03/13/1987	TRI FUND SECURITIES CORPORATION	CRD# 10550	
B	07/23/1976 - 09/14/1984	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	
B	12/09/1971 - 07/14/1976	DARPEL EQUITIES, INC.	CRD# 5339	

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
05/2025 - Present	PROSPERA FINANCIAL SERVICES, INC.	Mass Transfer	Y	O'FALLON, MO, United States
02/1990 - Present	CUTTER & COMPANY, INC.	REGISTERED REPRESENTATIVE	Y	CHESTERFIELD, MO, 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.

1-B & B FINANCIAL PLANNING CO., INC., A REGISTERED INVESTMENT ADVISOR; INCORPORATED 2/7/85. PRESIDENT; 80 HR/MO ALL DURING TRADING HOURS; 311 E ELM ST. O'FALLON, MO63366; DUTIES INCLUDE MANAGEMENT AND OPERATION OF BUSINESS.

2-05/22/2013- B&B Financial Services, LLC -DBA Only/100% of Time/O'Fallon, MO

3-10/19/2013-Players International- Investment Stock Club/ 18 Berkshire Dr., St. Louis, MO 63117/Ownership 5%,/Secretary/Broker on Acct./ 1 HR Per Week/Compensation Stock Trades Only/Meet Once Per Month

4-10/19/13-Abacus Investment Association- Investment Club/20 Oak Park Dr.,St. Louis,MO 63141/Owner 3.57%/Compensation Stock Trades Only/Broker on Acct./1 Hr Per Week/Meet Once Per Month



Registration & Employment History



OTHER BUSINESS ACTIVITIES

5-Rental Real Estate,311 E. Elm 63366, 315 E. Elm 63366, 259 Emerling 63135, Landlord, 1 Hour/Week None 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
Regulatory Event	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:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	09/04/1992
Docket/Case Number:	C04920056
Employing firm when activity occurred which led to the regulatory action:	GROUP FIVE FINANCIAL CORPORATION
Product Type:	
Other Product Type(s):	
Allegations:	
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/18/1993
Sanctions Ordered:	Censure Monetary/Fine \$2,500.00
Other Sanctions Ordered:	
Sanction Details:	
Regulator Statement	COMPLAINT NO. C04920056 FILED SEPTEMBER 4, 1992 BY DISTRICT NO. 4 AGAINST GROUP FIVE FINANCIAL CORPORATION, ROBERT WALTER



CARRON, SR., WALTER JOSEPH OBREMSKI, RICHARD MICHAEL GROFF, JOSEPH PAUL MEDSKER, JOSEPH EDWARD MATSON, AND VIRGIL SANFORD
 MATSON ALLEGING VIOLATIONS OF ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE IN THAT RESPONDENT MEMBER, ACTING THROUGH RESPONDENTS CARRON, OBREMSKI, GROFF, MEDSKER, J. MATSON
 AND V. MATSON, FAILED TO PROMPTLY REFUND INVESTORS FUNDS WHEN THE CONTINGENCY IN A PRIVATE PLACEMENT OFFERING HAD NOT BEEN MET OR TO PROPERLY EXTEND THE OFFERING TERMINATION DATE; USED OR CAUSED TO BE USED FUNDS FROM CERTAIN PARTNERSHIPS FOR THE BENEFIT OF OTHER PARTNERSHIPS, AND/OR COMMINGLED FUNDS AMONG THE VARIOUS PARTNERSHIPS WHEN THERE WERE NO DISCLOSURES IN THE OFFERING MEMORANDA TO PERMIT SUCH USE OF THE FUNDS; AND, RESPONDENT MEMBER, ACTING THROUGH RESPONDENT OBREMSKI, FAILED TO PROMPTLY REFUND FUNDS TO INVESTORS WHEN ALL UNITS HAD NOT BEEN SOLD BY THE TERMINATION DATE FOR AN OFFERING.

DECISION RENDERED MAY 18, 1993, WHEREIN THE OFFER OF SETTLEMENT SUBMITTED BY THE RESPONDENTS WAS ACCEPTED; THEREFORE, RESPONDENTS MEMBER, CARRON, GROFF, MEDSKER, AND J. MATSON ARE CENSURED AND FINED \$7,500, JOINTLY AND SEVERALLY; AND, RESPONDENT OBREMSKI IS CENSURED AND FINED \$2,500.

\$2,500 PAID ON 6/1/93 INVOICE #93-04-429

Reporting Source: Firm

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 09/04/1992

Docket/Case Number: C04920056

Employing firm when activity occurred which led to the regulatory action: GROUP FIVE FINANCIAL CORPORATION

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Consent

Resolution Date: 05/18/1993

Sanctions Ordered: Censure
 Monetary/Fine \$2,500.00



Other Sanctions Ordered:

Sanction Details:

.....

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD BDCC DISTRICT NO. 4
Sanction(s) Sought:	Censure Other: Fine \$2,500.00
Date Initiated:	09/04/1992
Docket/Case Number:	C04920056
Employing firm when activity occurred which led to the regulatory action:	GROUP FIVE FINANCIAL CORPORATION
Product Type:	No Product
Allegations:	NAMED AS ONLY GENERAL SECURITIES PRINCIPAL OF GROUP FIVE FINANCIAL CORP., EVEN THOUGH I HAD KNOW CONTROLS OR DECISION CAPABILITIES. ALLEGED THAT FUNDS OF A PRIVATE PLACEMENT SHOULD HAVE BEEN REFUNDED REGARDLESS OF AN EXTENDED TERMINATION DATE AND ALLEGED THAT THE ACQUISITION OF 4 DIFFERENT REAL ESTATE PROPERTIES BY 4 DIFFERENT PRIVATE PLACEMENTS WERE COMMINGLED WHILE THE PURCHASE WAS FROM ONE SELL AT ONE CLOSING.
Current Status:	Final
Action Appealed To:	Consent
Date Appeal filed:	05/18/1993
Appeal Limitation Details:	
Resolution:	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:	05/18/1993
Sanctions Ordered:	Censure Other: Fine \$ 2,500.00
Broker Statement	Not Provided



End of Report

This page is intentionally left blank.