



IAPD Report

FORREST MICHAEL FRIEDOW

CRD# 4256173

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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

FORREST MICHAEL FRIEDOW (CRD# 4256173)

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 **02/18/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA VESTIA PERSONAL WEALTH ADVISORS	CRD# 290565	09/30/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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 MAMMOTH RESEARCH	118148	FORT WAYNE, IN	03/21/2023 - 07/31/2023
B AUSDAL FINANCIAL PARTNERS, INC.	7995	Los Angeles, CA	10/01/2020 - 03/10/2023
IA LARSON FINANCIAL GROUP, LLC	140599	Los Angeles, CA	04/29/2011 - 09/30/2020

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



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

Employment 1 of 1

Firm Name: **VESTIA PERSONAL WEALTH ADVISORS**
Main Address: 9121 ILLINOIS ROAD
SUITE 51
FORT WAYNE, IN 46804
Firm ID#: 290565

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	09/30/2020

Branch Office Locations

VESTIA PERSONAL WEALTH ADVISORS
LOS ANGELES, CA



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, 3 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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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/08/2003
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/22/2001

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	09/20/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/22/2001

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
B	03/21/2023 - 07/31/2023	MAMMOTH RESEARCH	CRD# 118148	FORT WAYNE, IN
B	10/01/2020 - 03/10/2023	AUSDAL FINANCIAL PARTNERS, INC.	CRD# 7995	Los Angeles, CA
IA	04/29/2011 - 09/30/2020	LARSON FINANCIAL GROUP, LLC	CRD# 140599	Los Angeles, CA
B	04/28/2011 - 09/30/2020	LARSON FINANCIAL SECURITIES, LLC	CRD# 152517	Los Angeles, CA
IA	09/27/2007 - 04/19/2011	CRI SECURITIES, LLC	CRD# 22589	MADISON, WI
IA	09/27/2007 - 04/19/2011	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	MADISON, WI
B	10/23/2001 - 04/19/2011	CRI SECURITIES, LLC	CRD# 22589	MADISON, WI
B	10/23/2001 - 04/19/2011	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	MADISON, WI

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
09/2020 - Present	VESTIA PERSONAL WEALTH ADVISORS	MANAGING MEMBER	Y	FORT WAYNE, IN, United States
03/2023 - 07/2023	The SECURITIES GROUP, LLC DBA MAMMOTH RESEARCH	REGISTERED REPRESENTATIVE	Y	FORT WAYNE, IN, United States
10/2020 - 03/2023	AUSDAL FINANCIAL PARTNERS INC.	REGISTERED REPRESENTATIVE	Y	DOWNERS GROVE, IL, United States
04/2011 - 09/2020	LARSON FINANCIAL GROUP, LLC	FINANCIAL ADVISOR	Y	SAINT LOUIS, MO, United States
04/2011 - 09/2020	LARSON FINANCIAL SECURITIES, LLC	FINANCIAL ADVISOR	Y	SAINT LOUIS, MO, 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.

1. VESTIA ADVISORS, LLC (DBAS "VESTIA PERSONAL WEALTH ADVISORS" AND "VESTIA RETIREMENT PLAN CONSULTANT"); INVESTMENT RELATED; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; SEC REGISTERED INVESTMENT ADVISER; 10/2020; 160 HOURS PER MONTH; 140 HOURS PER MONTH DURING TRADING HOURS; PARTNER/OWNER.
2. VESTIA INSURANCE, LLC (DBAS "VESTIA INSURANCE SERVICES" AND "VESTIA BENEFIT SOLUTIONS"); INVESTMENT RELATED; FIXED INSURANCE AGENCY; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; AGENT; 10/2020; 4 HOURS PER MONTH; 4 HOURS PER MONTH DURING TRADING HOURS; PARTNER/OWNER.
3. VESTIA HOLDINGS, LLC; ADMINISTRATIVE SUPPORT ENTITY; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; MANAGING MEMBER; 10/2020; <1 HOUR PER MONTH; <1 HOUR PER MONTH DURING TRADING HOURS; PARTNER/OWNER.
4. VESTIA VENTURES, LLC; MANAGING MEMBER OF SPVS MIRUS, MIRUS QP AND MIRUS NEW OPPORTUNITY, CONSULTING FIRM, AND ANGEL INVESTOR; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; MANAGING MEMBER; 10/2020; <1 HOURS PER MONTH; <1 HOURS PER MONTH DURING TRADING HOURS; PARTNER/OWNER.
5. VESTIA BROKERAGE, LLC; CONTRACTUAL RELATIONSHIP REQUIRING ASSIGNMENT OF CERTAIN COMMISSIONS; INVESTMENT RELATED; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; MANAGING MEMBER; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; MANAGING MEMBER; 10/2020; <1 HOUR PER MONTH; <1 HOUR PER MONTH DURING TRADING HOURS; PARTNER/OWNER.
6. VESTIA CONTRACT NEGOTIATION, LLC; CONTRACT NEGOTIATION SERVICES FOR PROFESSIONALS; NON-INVESTMENT RELATED; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; MANAGING MEMBER; 10/2020; <1 HOUR PER MONTH; <1 HOUR PER MONTH DURING TRADING HOURS; PARTNER/OWNER.
7. HELD-AWAY METHOD, LLC; INVESTMENT RELATED; 9121 ILLINOIS RD. STE. 51, FORT WAYNE, IN 46804; INTELLECTUAL PROPERTY/CONSULTING SERVICE; OWNER; 10/2020; <1 HOURS PER MONTH, ALL DURING SECURITIES HOURS; CONSULTING SERVICES THROUGH THE BUSINESS TO OTHER BUSINESSES AND LICENSE TO USE OUR HELD-AWAY METHOD FOR INVESTMENT MANAGEMENT.
8. LOUD CAPITAL, LLC; INVESTMENT RELATED; PRIVATE EQUITY FUND COMPANY THAT PROVIDES GP AND MANAGEMENT SERVICES TO PRIVATE INVESTMENT FUNDS; 550 WEST WASHINGTON BLVD, SUITE 201, CHICAGO, IL, 60661; INVESTOR; 10/2020; <1 HOURS PER MONTH, ALL DURING SECURITIES HOURS; VENTURE CAPITAL FIRM PROVIDING CAPITAL, ENTREPRENEURSHIP, AND EDUCATION.
9. 6174 HOLDINGS, INC.; PROVIDES MANAGEMENT AND CONSULTING SERVICES FOR VESTIA HOLDINGS, LLC; 6174 OUTLOOK AVE, LOS ANGELES, CA 90042; MANAGING MEMBER; 01/2018; <1 HOUR PER MONTH; <1 HOUR PER MONTH DURING TRADING HOURS.
10. MAMMOTH INVESTORS, LLC; INVESTMENT RELATED; FORT WAYNE, IN; VENTURE CAPITAL; PRIVATE INVESTOR, EXTERNAL REFERRAL RESOURCE; ACTIVITY BEGAN JAN 2021; I DEVOTE APPX 1 HOUR PER MONTH TO THIS ACTIVITY DURING TRADING HOURS; INTRODUCE VETTED CLIENTS TO POTENTIAL INVESTMENTS OF VENTURE CAPITAL FUNDS.
11. WAVERLY PARK HOMEOWNERS ASSOCIATION, INC; PALM DESERT, CA; HOMEOWNERS ASSOCIATION AGENT; BOARD MEMBER AND TREASURER; ACTIVITY BEGINS 03/2022; I DEVOTE 8 HOURS PER MONTH TO THIS ACTIVITY WITH 2 OF THOSE HOURS DURING TRADING HOURS; DISBURSEMENT AUTHORIZATIONS, PREPARE BUDGETS, RECONCILE ACCOUNTS AND ATTEND BOARD MEETINGS.
12. OWNER OF SECOND HOME USED FOR PART-TIME RENTALS IN PALM SPRINGS, CA. REAL ESTATE INVESTMENT RELATED. 5/2023; APPROX. 6HRS/MONTH.
13. VESTIA PROPERTIES LLC; INVESTMENT RELATED; FORT WAYNE, IN; BOARD OF REAL ESTATE PARTNERSHIP; PARTNER AND OWNER; 07/2025; 1 HR/MO, ALL DURING TRADING HOURS; BOARD MEMBER.



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

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: Individual

Employing firm when activities occurred which led to the complaint: LARSON FINANCIAL SECURITIES, LLC

Allegations: CLIENT PURCHASED A VARIABLE UNIVERSAL LIFE INSURANCE POLICY FROM THE ADVISOR IN MARCH 2014. IN DECEMBER THE CLIENT EXPRESSED CONCERN ABOUT ABILITY TO CONTINUE FUNDING AS THE CLIENT'S PERSONAL SITUATION AND CIRCUMSTANCES CHANGED FROM THE TIME OF SOLICITATION THAT COULD NOT BE AND WAS NOT ANTICIPATED BY THE CLIENT OR FINANCIAL ADVISOR. JANUARY 5, 2015, THE CLIENT SENT THE ADVISOR AN EMAIL ALLEGING UNSUITABILITY OF THE POLICY.

Product Type: Insurance

Alleged Damages: \$24,000.00

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: 06/19/2015

Complaint Pending? No

Status: Settled

Status Date: 05/20/2015



Settlement Amount: \$24,000.00

Individual Contribution Amount: \$1,800.00

Broker Statement

COMPLIANCE CONDUCTED A THOROUGH INVESTIGATION AND CONCLUDED THAT THE REGISTERED REPRESENTATIVE DISCLOSED ALL MATERIAL FACTS REGARDING THE RECOMMENDATION. THE RECOMMENDATION WAS DETERMINED TO BE SUITABLE BASED UPON THE CLIENT'S DOCUMENTED INVESTMENT OBJECTIVES, RISK TOLERANCE, FINANCIALS, TIME HORIZON AND LIQUIDITY NEEDS. HOWEVER, DUE TO THE CLIENT'S PERSONAL CIRCUMSTANCES THAT WERE UNFORESEEABLE TO THE ADVISOR, THE CLIENT SUBSEQUENTLY DECIDED THAT THE CLIENT NO LONGER WANTED THE POLICY.



End of Report

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