



IAPD Report

KIRBY ADAM DEMOSS

CRD# 4351867

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

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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

KIRBY ADAM DEMOSS (CRD# 4351867)

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 **03/19/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	DIVVI WEALTH MANAGEMENT	CRD# 318241	02/22/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	IVY DISTRIBUTORS, INC.	16496	OVERLAND PARK, KS	01/27/2006 - 08/11/2021
B	WADDELL & REED	866	OVERLAND PARK, KS	01/27/2006 - 04/22/2021
B	EDWARD JONES	250	KANSAS CITY, MO	07/25/2001 - 01/18/2006

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

Employment 1 of 1

Firm Name: **DIVVI WEALTH MANAGEMENT**
Main Address: 220 W 18TH STREET
SUITE 202
KANSAS CITY, MO 64108
Firm ID#: 318241

	Regulator	Registration	Status	Date
	Kansas	Investment Adviser Representative	Approved	06/01/2022
	Missouri	Investment Adviser Representative	Approved	02/22/2022
	Texas	Investment Adviser Representative	Approved	06/03/2022

Branch Office Locations

DIVVI WEALTH MANAGEMENT
220 W 18TH STREET
SUITE 202
KANSAS CITY, MO 64108





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 2 state securities law exams.




Principal/Supervisory Exams

	Exam	Category	Date
	Financial and Operations Principal Examination (S27)	Series 27	03/29/2024
	General Securities Principal Examination (S24)	Series 24	03/29/2024

General Industry/Product Exams

	Exam	Category	Date
	General Securities Representative Examination (S7TO)	Series 7TO	03/29/2024
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	07/24/2001

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	11/18/2021
	 Uniform Securities Agent State Law Examination (S63)	Series 63	08/16/2001

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	01/27/2006 - 08/11/2021	IVY DISTRIBUTORS, INC.	CRD# 16496	OVERLAND PARK, KS
B	01/27/2006 - 04/22/2021	WADDELL & REED	CRD# 866	OVERLAND PARK, KS
B	07/25/2001 - 01/18/2006	EDWARD JONES	CRD# 250	KANSAS CITY, MO

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
01/2022 - Present	Divvi Wealth Management LLC	Founding Partner/Investment Advisor Representative/CCO	Y	NORTH KANSAS CITY, MO, United States
10/2021 - 03/2026	Colligo Group LLC	Member	N	Lee's Summit, MO, United States
04/2018 - 07/2021	Ivy Distributors, Inc.	Chief Operating Officer	Y	Shawnee Mission, KS, United States
01/2006 - 04/2021	Waddell & Reed, Inc	Associated Person	Y	Shawnee Mission, KS, United States
10/2016 - 04/2018	Ivy Distributors, Inc.	SVP, Head of Sales Operations and Business Development	Y	Shawnee Mission, KS, United States
03/2007 - 10/2016	Ivy Distributors, Inc.	VP, Head of Internal Sales	Y	Shawnee Mission, KS, 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) HOLMES DEVELOPMENT, LLC; INVESTMENT RELATED; 1531 HOLMES STREET KANSAS CITY MO 64108 UNITED STATES; GENERAL PARTNER; 2025-09-16; HOURS PER MONTH DURING TRADING HOURS: 0;HOURS PER MONTH OUTSIDE TRADING HOURS: 1



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: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: THE CLIENT CLAIMS THAT THERE WAS A VIOLATION OF ETHICS AND FIDUCIARY DUTIES BY THE IR WITH REGARD TO MOVING FUNDS FROM WITHIN AN IRA ACCOUNT TO TWO VARIABLE ANNUITIES. THE CLIENT CLAIMS THESE TRANSACTIONS WERE NOT IN THE BEST INTEREST OF THE CLIENT. THE CLIENT IS REQUESTING THAT THE REMAINING CDSC CHARGES BE WAIVED AND A ROLLOVER CHECK ISSUED FROM HARTFORD DIRECTOR ANNUITY. IN ADDITION THE CLIENT REQUESTS THE RECISSION OF THE HARTFORD LEADERS EDGE ANNUITY WITH FULL REFUND OF HER INITIAL INVESTMENTS OF \$50,000, PLUS MONEY MARKET INTEREST FROM THE DATE OF THE CONTRACT (12/21/05) TO THE DATE OF THE ISSUANCE OF THE ROLLOVER CHECK. CDSC OVER \$15,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$65,000.00

Customer Complaint Information

Date Complaint Received: 02/03/2006

Complaint Pending? No

Status: Denied

Status Date: 02/28/2006

Settlement Amount:

**Individual Contribution Amount:****Firm Statement**

THE IR WAS NOT EMPLOYED BY JONES AT THE TIME OF THE INITIAL INVESTMENT INTO HARTFORD DIRECTOR IN 2001. AT THE TIME OF THE ADDITIONAL INVESTMENT THAT WAS PROPOSED, THE IR STATED THAT THE CDSC CHARGES AND ALL ASSOCIATED FEES WERE DISCLOSED. THE CLIENT HAD INDICATED HER NEED FOR ADDITIONAL INCOME AND HE FELT THAT THE CURRENT PORTFOLIO WOULD NOT SUSTAIN THE WITHDRAWALS WITHOUT AFFECTING THE PRINCIPAL, WHICH WAS IMPORTANT TO THE CLIENT. THE IR STATED THAT HE PROPOSED THE ADDITIONAL INVESTMENT INTO THE ANNUITY ALONG WITH INSURED CD;S AND QUALITY BONDS. IT APPEARS AS THOUGH THE CLIENT WAS AWARE OF THE INVESTMENTS SHE WAS PURCHASING AS SHE HAD OWNED ANNUITIES IN THE PAST, THE FEES WERE DISCLOSED AND THE INVESTMENTS WERE NOT OUT OF LINE WITH THE CLIENT INVESTMENT OBJECTIVES. THE CLIENT WAS ALSO PROVIDED WITH PROSPECTUSES AND PROPER DISCLOSURE FORMS AT THE TIME OF THE PURCHASES. BASED ON THE INFORMATION AVAILABLE, CLAIM IS DENIED.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

THE CLIENT CLAIMS THAT THERE WAS A VIOLATION OF ETHICS AND FIDUCIARY DUTIES BY THE IR WITH REGARD TO MOVING FUNDS FROM WITHIN AN IRA ACCOUNT TO TWO VARIABLE ANNUITIES. THE CLIENT CLAIMS THESE TRANSACTIONS WERE NOT IN THE BEST INTEREST OF THE CLIENT. THE CLIENT IS REQUESTING THAT THE REMAINING CDSC CHARGES BE WAIVED AND A ROLLOVER CHECK ISSUED FROM HARTFORD DIRECTOR ANNUITY. IN ADDITION, THE CLIENT REQUESTS THE RECISSION OF THE HARTFORD LEADERS EDGE ANNUITY WITH FULL REFUND OF HER INITIAL INVESTMENTS OF \$50,000.00 PLUS MONEY MARKET INTEREST FROM THE DATE OF THE CONTRACT (12/21/05) TO THE DATE OF THE ISSUANCE OF THE ROLLOVER CHECK. CDSC OVER \$15,000.00.

Product Type:

Annuity(ies) - Variable

Alleged Damages:

\$65,000.00

Customer Complaint Information**Date Complaint Received:** 02/03/2006**Complaint Pending?** No**Status:** Denied**Status Date:** 02/28/2006**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE IR WAS NOT EMPLOYED BY EDWARD JONES AT THE TIME OF THE INITIAL INVESTMENT INTO HARTFORD DIRECTOR IN 2001. AT THE TIME OF THE ADDITIONAL INVESTMENT THAT WAS PROPOSED, THE IR STATED THAT THE CDSC CHARGES AND ALL ASSOCIATED FEES WERE DISCLOSED. THE CLIENT HAD INDICATED HER NEED FOR ADDITIONAL INCOME AND HE FELT THAT THE CURRENT PORTFOLIO WOULD NOT SUSTAIN THE



WITHDRAWALS WITHOUT AFFECTING THE PRINCIPAL, WHICH WAS IMPORTANT TO THE CLIENT. THE IR STATED THAT HE PROPOSED THE ADDITIONAL INVESTMENTS INTO THE ANNUITY ALONG WITH INSURED CD'S AND QUALITY BONDS. IT APPEARS AS THOUGH THE CLIENT WAS UNAWARE OF THE INVESTMENTS SHE WAS PURCHASING AS SHE HAD OWNED ANNUITIES IN THE PAST, THE FEES WERE DISCLOSED AND THE INVESTMENTS WERE NOT OUT OF LINE WITH THE CLIENT INVESTMENT OBJECTIVES. THE CLIENT WAS ALSO PROVIDED WITH THE PROSPECTUS AND PROPER DISCLOSURE FORMS AT THE TIME OF THE PURCHASES. BASED ON THE INFORMATION AVAILABLE, CLAIM IS DENIED.



End of Report

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