



IAPD Report

BONITA KAY BELL-ANDERSEN

CRD# 4353276

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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

BONITA KAY BELL-ANDERSEN (CRD# 4353276)

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 **02/07/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TENCAP WEALTH COACHING	CRD# 166130	02/06/2024

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	FREEDOM FINANCIAL COACHING, LLC	299696	WEST RICHLAND, WA	01/19/2021 - 01/08/2024
IA	TRIAD WEALTH MANAGEMENT, INC.	172965	SPOKANE, WA	09/16/2014 - 06/28/2021
B	MML INVESTORS SERVICES, INC.	10409	SPOKANE VALLEY, WA	05/12/2010 - 06/23/2010

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

Employment 1 of 1

Firm Name: **TENCAP WEALTH COACHING**
Main Address: 1314 WEST 11400 SOUTH
SUITE 201
SOUTH JORDAN, UT 84095
Firm ID#: 166130

	Regulator	Registration	Status	Date
	Utah	Investment Adviser Representative	Approved	02/06/2024
	Washington	Investment Adviser Representative	Approved	05/14/2024

Branch Office Locations

TENCAP WEALTH COACHING
ST. GEORGE, UT



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, 1 general industry/product exam, 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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B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/23/2001
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State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	05/23/2001
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Chartered Financial Consultant

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
IA	01/19/2021 - 01/08/2024	FREEDOM FINANCIAL COACHING, LLC	CRD# 299696	WEST RICHLAND, WA
IA	09/16/2014 - 06/28/2021	TRIAD WEALTH MANAGEMENT, INC.	CRD# 172965	SPOKANE, WA
B	05/12/2010 - 06/23/2010	MML INVESTORS SERVICES, INC.	CRD# 10409	SPOKANE VALLEY, WA
B	05/29/2009 - 05/03/2010	LPL FINANCIAL CORPORATION	CRD# 6413	SPOKANE VALLEY, WA
B	05/24/2001 - 06/02/2009	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	SPOKANE, WA
B	08/13/2001 - 01/01/2002	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, 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
02/2024 - Present	TENCAP WEALTH COACHING, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SOUTH JORDAN, UT, United States
01/2000 - Present	Bonnie Bell-Andersen Sole-Proprietor	INSURANCE AGENT	Y	WEST RICHLAND, WA, United States
01/2021 - 01/2024	FREEDOM FINANCIAL COACHING, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	LOGAN, UT, United States
09/2014 - 06/2021	TRIAD WEALTH MANAGEMENT, INC.	PRESIDENT / CCO	Y	Spokane, WA, 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.

INDEPENDENT INSURANCE AGENT; INSURANCE SERVICES, ST. GEORGE, UT. 8HRS/8HRS, INDEPENDENT INSURANCE AGENT; 01/2000.



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
Termination	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: WASHINGTON

Sanction(s) Sought: Bar
Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Denial
Monetary Penalty other than Fines

Date Initiated: 12/18/2012

Docket/Case Number: S-11-0855-12-SC01 S-11-0855-13-CO03

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Allegations: S-11-0855-13-SC01 ON DECEMBER 18, 2012, THE SECURITIES DIVISION ENTERED A STATEMENT OF CHARGES, DENIAL OF REGISTRATION AS TO QUADRANT WEALTH MANAGEMENT, INC., AND NOTICE OF INTENT TO SUSPEND SALESPERSON REGISTRATION AS TO JOHN P. JOHNSON, DENY FUTURE REGISTRATIONS AS TO BONITA K. BELL-ANDERSEN AND BELL-ANDERSEN FINANCIAL SERVICES, LLC, DENY REGISTRATION APPLICATION AS TO BONITA KAY BELL-ANDERSEN, IMPOSE FINES AND CHARGE COSTS AS TO BONITA KAY BELL-ANDERSEN, BELL-ANDERSEN FINANCIAL SERVICES, LLC AND JOHN P. JOHNSON AND TO ENTER ORDER TO CEASE AND DESIST AS TO BONITA KAY BELL-ANDERSEN AND BELL-ANDERSEN



FINANCIAL SERVICES, LLC ("STATEMENT OF CHARGES") AGAINST RESPONDENTS, BONITA KAY BELL-ANDERSEN ("BELL-ANDERSEN"), BELL-ANDERSEN FINANCIAL SERVICES, LLC ("BAFS"), QUADRANT WEALTH MANAGEMENT, INC. ("QWM") AND JOHN P. JOHNSON ("JOHNSON"). THE SECURITIES DIVISION ALLEGED THAT BELL-ANDERSEN AND BAFS VIOLATED RCW 21.20.040(1), RCW 21.20.040(3), RCW 21.20.040(4) AND RCW 21.20.350 BY ACTING AS AN UNREGISTERED BROKER-DEALER AND/OR SECURITIES SALESPERSON, ACTING AS AN UNREGISTERED INVESTMENT ADVISER, HOLDING OUT AS AN INVESTMENT ADVISER WHILE UNREGISTERED AND MAKING A FALSE FILING WITH THE SECURITIES ADMINISTRATOR. THE SECURITIES DIVISION ALLEGED THAT JOHNSON ENGAGED IN ONE OR MORE DISHONEST OR UNETHICAL PRACTICES IN THE SECURITIES BUSINESS BY DEALING WITH BELL-ANDERSEN CONCERNING CUSTOMER ACCOUNTS WITHOUT WRITTEN AUTHORIZATION TO DO SO. THE SECURITIES DIVISION ALSO ALLEGED THAT JOHNSON ENGAGED IN ONE OR MORE DISHONEST OR UNETHICAL PRACTICES BY SHARING PASSWORDS AND LOGIN INFORMATION ALLOWING BELL-ANDERSEN ACCESS TO CONFIDENTIAL CUSTOMER INFORMATION. THE SECURITIES ADMINISTRATOR DENIED QWM'S REGISTRATION APPLICATION TO BECOME AN INVESTMENT-ADVISER CONSISTENT WITH RCW 21.20.110 BECAUSE BELL-ANDERSEN IS THE SOLE DIRECTOR OF QWM. THE STATEMENT OF CHARGES GIVES NOTICE OF THE SECURITIES DIVISION'S INTENT TO ENTER AN ORDER TO CEASE AND DESIST, TO DENY A REGISTRATION APPLICATION FILED ON BELL-ANDERSEN'S BEHALF FOR HER TO BECOME AN INVESTMENT ADVISER REPRESENTATIVE, TO DENY FUTURE REGISTRATION APPLICATIONS FILED BY BELL-ANDERSON, TO SUSPEND JOHNSON'S SECURITIES SALESPERSON REGISTRATION FOR A PERIOD OF 90 DAYS TO IMPOSE FINES AND TO COLLECT COSTS. RESPONDENTS HAVE THE RIGHT TO REQUEST A HEARING ON THE STATEMENT OF CHARGES.

Current Status: Final

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: 08/25/2014

Sanctions Ordered: Censure

Regulator Statement S-11-0855-13-CO02 ON AUGUST 25, 2014, THE SECURITIES DIVISION ENTERED INTO A CONSENT ORDER WITH BONITA KAY BELL-ANDERSEN, BELL-ANDERSEN FINANCIAL SERVICES, LLC, AND QUADRANT WEALTH MANAGEMENT, INC. (COLLECTIVELY "RESPONDENTS"). THE SECURITIES DIVISION HAD PREVIOUSLY ISSUED AN AMENDED STATEMENT OF CHARGES AND A STATEMENT OF CHARGES AGAINST THE RESPONDENTS WHICH ALLEGED CERTAIN VIOLATIONS OF THE SECURITIES ACT OF WASHINGTON. WITHOUT ADMITTING OR DENYING THE SECURITIES DIVISION'S ALLEGATIONS, RESPONDENT BONITA KAY BELL-ANDERSEN AGREED TO A CENSURE RELATING TO HER SIGNING CLIENTS' NAMES TO THREE CHANGE OF ACCOUNT FORMS IN 2010. RESPONDENTS WAIVED THEIR RIGHTS TO A HEARING AND JUDICIAL REVIEW OF THIS MATTER.

Reporting Source: Firm



Regulatory Action Initiated By: STATE OF WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS SECURITIES DIVISION

Sanction(s) Sought: Cease and Desist
Denial
Monetary Penalty other than Fines
Suspension

Date Initiated: 12/18/2012

Docket/Case Number: S-11-0855-12-SC01

Employing firm when activity occurred which led to the regulatory action: N/A

Product Type: Mutual Fund
Other: ETFs

Allegations: ACTED AS A UNREGISTERED BD SALES PERSON, AND INVESTMENT ADVISOR. FILED A FALSIFIED DOCUMENT WITH THE SECURITIES ADMINISTRATOR.

Current Status: Final

Resolution: Consent

Resolution Date: 08/25/2014

Sanctions Ordered: Censure

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF WASHINGTON DEPARTMENT OF FINANCIAL INSTITUTIONS

Sanction(s) Sought: Censure

Date Initiated: 12/18/2012

Docket/Case Number: S-11-0855-12-SC01; S-11-0855-13-C003

Employing firm when activity occurred which led to the regulatory action: N/A

Product Type: No Product

Allegations: ACTING AS AN UNREGISTERED BROKER-DEALER SALESPERSON, ACTING AS AN UNREGISTERED INVESTMENT ADVISOR, MAKING A FALSE FILING WITH THE SECURITIES ADMINISTRATOR.

Current Status: Final

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: 08/25/2014



Sanctions Ordered:

Censure

Broker Statement

WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, MS. BELL-ANDERSEN AGREED TO A CONSENT ORDER RELATED TO ACTIONS PREVIOUSLY INVESTIGATED BY FINRA AND FINRA ISSUED A CAUTIONARY LETTER.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: MML INVESTORS SEVICES, INC.
Termination Type: Discharged
Termination Date: 06/18/2010
Allegations: REP TERMINATED AFTER ADMITTING TO SIGNING CLIENTS' NAMES TO BROKER/DEALER CHANGE FORM.
Product Type: Mutual Fund

Reporting Source: Individual
Firm Name: MMLISI
Termination Type: Discharged
Termination Date: 06/18/2010
Allegations: ACCUSATION OF VIOLATING INDUSTRY STANDARDS OF CONDUCT WITH REGARD TO MISTAKES MADE ON CHANGE OF BROKER FORMS
Product Type: No Product

Broker Statement "MY TERMINATION WAS AS A RESULT OF AN INADVERTENT RULE VIOLATION DURING THE PROCESS OF SUBMITTING CHANGE OF BROKER DEALER CUSTOMER FORMS TO A MUTUAL FUND COMPANY. FINRA INVESTIGATED THE ACTIVITY AND ACKNOWLEDGED IT WAS THE RESULT OF MY TRYING TO EXPEDITE THE PROCESS, AND AS A RESULT, A CAUTIONARY LETTER WAS ISSUED."



End of Report

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