



IAPD Report

LANCE BARTLEY EVANS

CRD# 4433785

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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

LANCE BARTLEY EVANS (CRD# 4433785)

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 **10/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NORTHWEST WEALTH MANAGEMENT, LLC	CRD# 152816	06/06/2011

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
IA	EDWARD JONES	250	MILFORD, IA	01/26/2007 - 06/07/2011

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: **NORTHWEST WEALTH MANAGEMENT, LLC**
Main Address: 1607 W. 18TH STREET
SPENCER, IA 51301
Firm ID#: 152816

Regulator	Registration	Status	Date
IA Iowa	Investment Adviser Representative	Approved	06/06/2011

Branch Office Locations

NORTHWEST WEALTH MANAGEMENT, LLC
1008 18TH STREET
SPIRIT LAKE, IA 51360



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, 0 general industry/product exams, 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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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA B	Uniform Combined State Law Examination (S66)	Series 66	01/22/2007
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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	01/26/2007 - 06/07/2011	EDWARD JONES	CRD# 250	MILFORD, IA

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
06/2011 - Present	NORTHWEST WEALTH MANAGEMENT LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SPENCER, IA, 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.

HAMP-HIZZY LLC & WES-BEN NOT INVESTMENT RELATED, 3301 HIGHWAY 71, PO BOX 264, SPIRIT LAKE, IA, START DATE 5/26/16, 20% OWNER, NO DAY TO DAY RESPONSIBILITIES.



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: EDWARD JONES

Allegations: 12/2008-04/2009; CLIENT STATES HIS FA RECOMMENDED HE EXCHANGE TWO PROTECTIVE FIXED ANNUITIES TO TWO METLIFE FIXED ANNUITIES. CLIENT CLAIMS THE FA ADVISED PROTECTIVE WOULD PAY AN ADDITIONAL \$45,000.00 TO EXCHANGE THE CONTRACTS AND THE EXCHANGES WOULD NEED TO BE COMPLETED WITHIN 17-20 BUSINESS DAYS. THE CLIENT CLAIMS HE WAS ADVISED, AT A LATER DATE, THE FIXED RATES THROUGH METLIFE WERE NO LONGER AVAILABLE AND THE FA RECOMMENDED A VARIABLE ANNUITY WITH FIXED RATES OF 6%. CLIENT STATES ONE OF THE EXCHANGES WAS COMPLETED WITHOUT HIS AUTHORIZATION WHICH RESULTED IN HIM BEING "SHORTED" \$10,000.00. CLIENT ALSO CLAIMS HE CONSISTENTLY FOLLOWED UP WITH THE FA ON THE INITIAL EXCHANGES AND BELIEVES THEY SHOULD HAVE BEEN COMPLETED. CLIENT BELIEVES HE IS ENTITLED TO THE "BENEFIT OF THE TRANSACTION" AND REQUESTS COMPENSATION ACCORDINGLY. CLIENT STATES, AS A RESULT OF THE TRANSACTIONS NOT BEING COMPLETED, HE HAS LOST APPROXIMATELY \$181,077.97. FILING REQUIRED.*****

ARBITRATION: CLAIMANTS CLAIM THAT IN DECEMBER 2008 THEY WISHED TO EXCHANGE AN ANNUITY FOR A FIXED ANNUITY WITH A GREATER GUARANTEED RETURN BUT THE ANNUITY WAS NOT PURCHASED PROMPTLY ENOUGH AND THE HIGHER GUARANTEED RETURN WAS NO LONGER AVAILABLE. THEY EXCHANGED THEIR ANNUITY FOR ANOTHER ANNUITY WHICH THEY CLAIM WAS NOT SUITABLE. CLAIMS ASSERTED FOR UNSUITABILITY, BREACH OF FIDUCIARY DUTY, MISREPRESENTATIONS, AND FAILURE TO SUPERVISE. (AMOUNT CLAIMED: \$181,077.97 IN COMPENSATORY DAMAGES PLUS INTEREST, ATTORNEY



FEES, RESCISSION, PUNITIVE DAMAGES AND COSTS.)

Product Type: Annuity-Fixed

Alleged Damages: \$181,077.97

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: 04/21/2009

Complaint Pending? No

Status: Denied

Status Date: 06/11/2009

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/CFTC reparation
claim filed with (FINRA, AAA,
CFTC, etc.):** FINRA

Docket/Case #: 10-00570

Date Notice/Process Served: 02/16/2010

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/26/2010

**Monetary Compensation
Amount:** \$70,000.00

**Individual Contribution
Amount:** \$70,000.00

Broker Statement

THE FA ORIGINALLY SPOKE WITH THE CLIENT REGARDING THE ANNUITY EXCHANGES IN DECEMBER 2008. BY THE TIME THE CLIENT MADE THE DECISION TO EXCHANGE THE CONTRACTS, THE FIXED RATE WITH METLIFE WAS NO LONGER AVAILABLE. AFTER FURTHER DISCUSSIONS WITH THE FA, THE DECISION WAS MADE TO PROCEED WITH EXCHANGING THE PROTECTIVE FIXED ANNUITIES TO A METLIFE VARIABLE ANNUITY. THE INITIAL EXCHANGE FROM PROTECTIVE FIXED ANNUITY TO THE METLIFE VARIABLE ANNUITY APPEARS TO HAVE BEEN INITIATED IN JANUARY 2009. OUR RECORDS REFLECT THE CLIENT SPOKE WITH TWO FSDS ON 1/29/09. AT THAT TIME HE WAS NOT ABLE TO TAKE ADVANTAGE OF THE FIXED RATE PREVIOUSLY DISCUSSED AND THE FA HAD SUGGESTED THE METLIFE VARIABLE ANNUITY WITH AN INCOME RIDER AS AN ALTERNATIVE. THE FSD EXPLAINED THAT THE INCOME RIDER WOULD ALLOW THE CLIENT TO WITHDRAW 6% FROM HIS INCOME BASE AND DID NOT REPRESENT A GUARANTEED RETURN ON THE INVESTMENT. THE CLIENT WAS ALSO ADVISED THERE WAS A CONTINGENT SALES CHARGE ON THE SURRENDER OF THE PROTECTIVE CONTRACT(S). OUR RECORDS REFLECT THE CALL WAS ENDED WITH THE CLIENT INFORMING



THE FSD HE WANTED TO THINK ABOUT THE EXCHANGES. THE CLIENT SPOKE WITH THE FSD AND HER TEAM LEADER ON 02/09/09. AT THAT TIME, THE CLIENT WAS AGAIN ADVISED OF THE SURRENDER CHARGES AND THE POSITIVE MARKET VALUE ADJUSTMENTS. EVIDENTLY, THE CLIENT CONTACTED THE FSD LATER IN THE DAY PROVIDING INSTRUCTIONS TO PROCEED WITH THE EXCHANGE OF THE PROTECTIVE 15 YEAR FIXED ANNUITY, BUT TO CANCEL THE EXCHANGE OF THE PROTECTIVE 10 YEAR FIXED ANNUITY. A LETTER WAS SENT TO THE CLIENT ON 02/10/09 CONFIRMING HIS INSTRUCTIONS. BASED ON OUR REVIEW THE EXCHANGE(S) WERE INITIATED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. THE CLIENT WAS PROVIDED WITH AN OPPORTUNITY TO CANCEL BOTH EXCHANGES; HOWEVER, HE EVENTUALLY INSTRUCTED THE FIRM TO PROCEED WITH THE INITIAL EXCHANGE. ***ARBITRATION RESOLUTION: SETTLED FOR \$70,000.00



End of Report

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