



IAPD Report

MICHAEL GLEN NIELSON

CRD# 4546896

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8

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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

MICHAEL GLEN NIELSON (CRD# 4546896)

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 **04/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	08/15/2019
B	IFP SECURITIES, LLC	CRD# 297287	08/15/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	CETERA ADVISORS LLC	10299	GREENWOOD VILLAGE, CO	08/22/2012 - 08/26/2019
IA	CETERA ADVISORS LLC	10299	GREENWOOD VILLAGE, CO	08/22/2012 - 08/26/2019
IA	LPL FINANCIAL LLC	6413	BOULDER, CO	03/29/2006 - 09/07/2012

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

Employment 1 of 2

Firm Name: **IFP SECURITIES, LLC**
Main Address: 3030 NORTH ROCKY POINT DRIVE WEST,
SUITE 700
TAMPA, FL 33607
Firm ID#: 297287

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	08/15/2019
B FINRA	General Securities Representative	Approved	08/15/2019
B Arizona	Agent	Approved	08/15/2019
B California	Agent	Approved	08/15/2019
B Colorado	Agent	Approved	08/15/2019
B District of Columbia	Agent	Approved	07/31/2023
B Florida	Agent	Approved	08/15/2019
B Hawaii	Agent	Approved	08/19/2019
B Idaho	Agent	Approved	08/15/2019
B Illinois	Agent	Approved	08/15/2019
B Indiana	Agent	Approved	08/15/2019
B Iowa	Agent	Approved	08/15/2019
B Kansas	Agent	Approved	08/15/2019



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	02/24/2022
B New Mexico	Agent	Approved	01/24/2025
B North Carolina	Agent	Approved	08/28/2019
B Oklahoma	Agent	Approved	08/15/2019
B Oregon	Agent	Approved	08/15/2019
B South Dakota	Agent	Approved	08/15/2019
B Texas	Agent	Approved	08/15/2019
B Utah	Agent	Approved	08/15/2019
B Virginia	Agent	Approved	08/15/2019
B Wisconsin	Agent	Approved	08/15/2019

Branch Office Locations

425 Wilcox St
 #120
 Castle Rock, CO 80104

321 N Mall Dr Bldg R
 St George, UT 84790

Employment 2 of 2

Firm Name: **INDEPENDENT FINANCIAL PARTNERS**
 Main Address: 3030 NORTH ROCKY POINT DRIVE WEST
 SUITE 700
 TAMPA, FL 33607
 Firm ID#: 125112

Regulator	Registration	Status	Date
IA Colorado	Investment Adviser Representative	Approved	08/15/2019
IA Utah	Investment Adviser Representative	Approved	08/22/2019



Qualifications

Branch Office Locations

INDEPENDENT FINANCIAL PARTNERS

425 Wilcox St
#120
Castle Rock, CO 80104

INDEPENDENT FINANCIAL PARTNERS

321 N Mall Dr Bldg R
St George, UT 84790




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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	03/07/2006

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/06/2002

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/28/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/09/2002

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	08/22/2012 - 08/26/2019	CETERA ADVISORS LLC	CRD# 10299	GREENWOOD VILLAGE
IA	08/22/2012 - 08/26/2019	CETERA ADVISORS LLC	CRD# 10299	GREENWOOD VILLAGE
IA	03/29/2006 - 09/07/2012	LPL FINANCIAL LLC	CRD# 6413	BOULDER, CO
B	01/13/2006 - 09/07/2012	LPL FINANCIAL LLC	CRD# 6413	BOULDER, CO
B	08/07/2002 - 01/18/2006	EDWARD JONES	CRD# 250	LAFAYETTE, CO

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
08/2019 - Present	IFP Securities, LLC	Registered Representative	Y	Tampa, FL, United States
08/2019 - Present	INDEPENDENT FINANCIAL PARTNERS	Registered Advisor	Y	Tampa, FL, United States
05/2015 - Present	FIRESIDE RETIREMENT STRATEGIES, INC	OWNER	Y	GREENWOOD VILLAGE, CO, United States
01/2013 - 08/2019	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE/IA R	Y	EL SEGUNDO, CA, 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) NIELSON WEALTH MANAGEMENT GROUP, DBA FOR SECURITIES BUSINESS AND FIXED INSURANCE, SAME AS OFFICE ADDRESS.

(2) Fixed Insurance w/Various; Fixed Insurance - Life, Long Term Care, Fixed Annuity; Investment Related; 6635 S Dayton St # 300, Greenwood Village, CO 80111; Agent; Research, solicit and sell fixed insurance products to clients; Start 1/2/2009; 5 hr/mo, 5 hrs/mo during trading.

(3) Fireside Retirement Strategies Inc. DBA - Retirement Income Group; Fixed Insurance; Investment Related; 6635 S. Dayton St



Registration & Employment History



OTHER BUSINESS ACTIVITIES

#300, Greenwood Village, CO 80111; AFMO received compensation overrides from insurance products sales from Financial Independence Group (FIG); Files tax returns and managed banking accounts; Start 5/1/2015; 2 hr/mo, 0 during trading.

(4) Rental Property; Real Estate; Non-investment related; 6635 S. Dayton St, #300, Greenwood Village, CO 80111; Office Condo Rental; Owner; Oversee rental, collect and deposit rent check; Start 9/1/2018' 1 hr/mo, 0 during trading.

(5) Retirement Income Group-Not investment related- 6635 S. Dayton St #300 Greenwood Village CO 80111-AFMO which receives compensation overrides from insurance product sales from Financial Independence Group (FIG)-Owner-May 13, 2020-1hr /month-1hr during trading hours

(6) Baker CPAs - not securities related - 425 Wilcox St #120 - Tax Preparation and Planning - Consultant - start date Feb. 1, 2025 - 3 hours/month - 3 hours/month during trading - I will provide tax planning advise to clients and also tax preparation under supervision of Seth Baker CPA

(7) Summit Tax Strategy and Planning - not investment related - 2760 Deerfoot Way Castle Rock 80109 - Employee - Start 01/22/2026 - 10 hours/month - 2 hours/month during trading - Tax Preparation and filing and tax planning



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:	IFP SECURITIES, LLC
Allegations:	Client alleges Mr. Neilson improperly recommended a high risk, high commission illiquid alternative investment, namely, GWG Holdings, Inc. and that Mr. Neilson misrepresented the investment to them and that it was inconsistent with their financial situation and needs, investment objectives and their risk tolerance.
Product Type:	Debt-Corporate
Alleged Damages:	\$150,000.00
Is this an oral complaint?	
Is this a written complaint?	
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-02256
Filing date of arbitration/CFTC reparation or civil litigation:	08/17/2023

Customer Complaint Information

Date Complaint Received:	08/31/2023
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Complaint Pending?	No
Status:	Settled
Status Date:	01/06/2025
Settlement Amount:	\$89,500.00
Individual Contribution Amount:	\$0.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	0
Docket/Case #:	0
Date Notice/Process Served:	08/17/2023
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/06/2025
Monetary Compensation Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Broker Statement	Without admitting or denying the allegations, respondent and firm agreed to settle the claim to avoid court costs.



End of Report

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