



## IAPD Report

# STEVEN GLYNN SCHRAMM

CRD# 4662680

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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

### STEVEN GLYNN SCHRAMM (CRD# 4662680)

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 **04/02/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	GWN SECURITIES INC.	CRD# 128929	09/09/2011
IA	GWN SECURITIES INC.	CRD# 128929	09/14/2011

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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	ING FINANCIAL PARTNERS, INC	2882	ADEL, GA	01/03/2011 - 09/21/2011
B	ING FINANCIAL PARTNERS, INC.	2882	ADEL, GA	01/03/2011 - 09/21/2011
IA	ING FINANCIAL ADVISERS, LLC	34815	ADEL, GA	03/11/2010 - 01/03/2011

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
Regulatory Event	1
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 **16** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **GWN SECURITIES INC.**  
Main Address: 11440 NORTH JOG ROAD  
PALM BEACH GARDENS, FL 33418-3764  
Firm ID#: 128929

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	09/09/2011
<b>B</b>	FINRA	General Securities Representative	Approved	09/09/2011
<b>B</b>	Alabama	Agent	Approved	09/09/2011
<b>B</b>	California	Agent	Approved	05/04/2017
<b>B</b>	Connecticut	Agent	Approved	04/02/2026
<b>B</b>	Florida	Agent	Approved	09/19/2011
<b>B</b>	Georgia	Agent	Approved	09/09/2011
<b>IA</b>	Georgia	Investment Adviser Representative	Approved	09/14/2011
<b>B</b>	Indiana	Agent	Approved	05/12/2025
<b>B</b>	Kansas	Agent	Approved	03/27/2020
<b>B</b>	Mississippi	Agent	Approved	08/23/2023
<b>B</b>	Nevada	Agent	Approved	06/27/2023
<b>B</b>	New Jersey	Agent	Approved	06/29/2020



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> New Mexico	Agent	Approved	04/06/2026
<b>B</b> North Carolina	Agent	Approved	02/28/2019
<b>B</b> Ohio	Agent	Approved	06/17/2016
<b>B</b> Oklahoma	Agent	Approved	10/31/2017
<b>B</b> Oregon	Agent	Approved	02/27/2017
<b>B</b> Tennessee	Agent	Approved	10/06/2020

### Branch Office Locations

**GWN SECURITIES INC.**  
125 SOUTH BURWELL AVE.  
ADEL, GA 31620




## 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 1 state securities law exam.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	03/16/2004

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	05/19/2003

#### State Securities Law Exams

	Exam	Category	Date
 	Uniform Combined State Law Examination (S66)	Series 66	07/24/2003

### 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	01/03/2011 - 09/21/2011	ING FINANCIAL PARTNERS, INC	CRD# 2882	ADEL, GA
B	01/03/2011 - 09/21/2011	ING FINANCIAL PARTNERS, INC.	CRD# 2882	ADEL, GA
IA	03/11/2010 - 01/03/2011	ING FINANCIAL ADVISERS, LLC	CRD# 34815	ADEL, GA
B	03/03/2010 - 01/03/2011	ING FINANCIAL ADVISERS, LLC	CRD# 34815	ADEL, GA
IA	01/25/2007 - 03/04/2010	ING FINANCIAL PARTNERS, INC	CRD# 2882	VALDOSTA, GA
B	03/01/2006 - 03/04/2010	ING FINANCIAL PARTNERS, INC.	CRD# 2882	VALDOSTA, GA
B	10/12/2004 - 03/07/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	ADEL, GA
IA	10/12/2004 - 03/07/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	ADEL, GA
B	05/21/2003 - 10/15/2004	PAN-AMERICAN FINANCIAL ADVISERS	CRD# 15578	NEW ORLEANS, LA

### 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
09/2011 - Present	GWN SECURITIES INC.	REG. REP.	Y	PALM BEACH GARDENS, FL, United States
04/2011 - Present	RETIREMENT CONSULTANTS NETWORK	REP	Y	ADEL, GA, 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)CROWN WEALTH MANAGEMENT,YES,4624 FOXBOROUGH AVE, VALDOSTA, GA



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

31602,DBA,OWNER,05/01/2007,240,240,DBA FOR THE SALES OF SECURITIES & INSURANCE PRODUCTS;  
2)INDEPENDENT INSURANCE AGENT,YES,4624 FOXBOROUGH AVE VALDOSTA GA, 31602,FIXED INSURANCE SALES,INDEPENDENT INSURANCE AGENT,02/24/2006,120,120,SALES OF FIXED INSURANCE PRODUCTS.  
3)RETIREMENT CONSULTANTS NETWORK,YES,125 S BURWELL AVE. ADEL, GA 31620,DBA FOR SECURITIES BUSINESS,MARKETING REPRESENTATIVE,04/01/2011,160,160,MARKETING PRODUCTS AND SERVICES FOR RETIREMENT PLANNING, TO SPONSORS AND EMPLOYEES

#### ADEL FIRST ASSEMBLY OF GOD OFFICIAL BOARD OF DEACONS

POSITION: Official Board Member NATURE: Church Business INVESTMENT RELATED: No NUMBER OF HOURS: 15  
SECURITIES TRADING HOURS: 0 START DATE: 03/08/2016  
ADDRESS: 601 Massee Post Rd, Adel GA 31620

DESCRIPTION: The duties for this activity are church related and are to assist and serve the church staff and members to include church services, outreach, church finances, and oversight board meetings.

#### ADEL MAIN STREET BOARD OF DIRECTORS

POSITION: Board Member NATURE: Promote to the community and surrounding areas Downtown Adel. INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 2 START DATE: 07/01/2020  
ADDRESS: 125 S Hutchinson Ave, Adel GA 31620, United States

DESCRIPTION: -Assist Main Street Director with activities to promote Downtown Adel and serve on board to oversee and plan future activities.

#### YOUR ONESOURCE SOLUTION

POSITION: Director of Wealth Management NATURE: Marketing for products and services for retirement planning.  
INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 40 START DATE: 04/01/2011  
ADDRESS: 125 S. Burwell Ave, Adel GA 31620, United States

DESCRIPTION: Rep for sales and service duties associated with securities business.

#### C.H. SOUTHERN CO.

Is Not Investment Related, Gift Shop, Owner, 2023-02-06, 6 hours per month, 0 hours per month during trading hours, No Compensation Compensation, Owner of Gift Shop making and selling laser engraved products and other gift items.

#### DAVE RAMSEY SMARTVESTOR PRO

INVESTMENT RELATED: Is Investment Related, ADDRESS: "125 S Burwell Ave, , Adel, GA, 31620, United States", Investment & Insurance, Representative, START DATE: 9/9/2025, 20 hours per month, 20 hours per month during trading hours, No Compensation

DESCRIPTION: SmartVestor Pro representative to receive referrals/leads from Ramsey generated contacts to potentially assist with investment options.



## 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
Customer Dispute	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

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	FLORIDA DEPARTMENT OF FINANCIAL SERVICES
<b>Sanction(s) Sought:</b>	Revocation Suspension
<b>Date Initiated:</b>	12/15/2008
<b>Docket/Case Number:</b>	CASE NUMBER: 98402-08-AG
<b>Employing firm when activity occurred which led to the regulatory action:</b>	ING FINANCIAL PARTNERS, INC.
<b>Product Type:</b>	Annuity-Fixed
<b>Allegations:</b>	ADMINISTRATIVE COMPLAINT FILED AGAINST REP BY THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES WHICH ALLEGES THAT ON OR AROUND MARCH 2006 TO OCTOBER 2006 REP VIOLATED ONE OR MORE OF THE FLORIDA STATUTES OR FLORIDA ADMINISTRATIVE CODE BY MAKING MISLEADING STATEMENTS REGARDING THE MINIMUM GUARANTEED INTEREST RATES ASSOCIATED WITH ANNUITY CONTRACTS TO SEVERAL FLORIDA RESIDENTS.
<b>Current Status:</b>	Final
<b>Resolution:</b>	SETTLEMENT STIPULATION FOR CONSENT ORDER



<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	08/21/2009
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Other: WITHOUT INTENDING TO ADMIT OR IMPLY THAT HE VIOLATED ANY PROVISIONS OF THE FLORIDA INSURANCE CODE, RESPONDENT VOLUNTARILY ENTERED INTO A SETTLEMENT STIPULATION FOR CONSENT ORDER WITH THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES REQUIRING THE RESPONDENT TO PAY AN ADMINISTRATIVE PENALTY IN THE AMOUNT OF SEVEN THOUSAND FIVE HUNDRED DOLLARS (\$7,500) WITHIN THIRTY (30) CALENDAR DAYS OF THE ENTRY OF THE CONSENT ORDER AND BE PLACED ON PROBATION PURSUANT TO SECTION 626.691 OF THE FLORIDA STATUTES FOR A PERIOD OF TWO (2) YEARS. IN THE EVENT THE ISSUING INSURANCE COMPANIES FAIL TO VOLUNTARILY CANCEL THE ANNUITY CONTRACTS FOR TWO CUSTOMERS, IT IS ALSO ORDERED THAT RESPONDENT SHALL BE RESPONSIBLE FOR REIMBURSING THESE CUSTOMERS WITHIN SIXTY (60) DAYS OF THE CANCELLATION OF THE ANNUITY CONTRACTS, THE SURRENDER OR CANCELLATION CHARGES OR PENALTIES IMPOSED BY THE INSURANCE COMPANIES.
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$7,500.00
<b>Portion Levied against individual:</b>	\$7,500.00
<b>Payment Plan:</b>	WITHIN 30 DAYS OF THE ENTRY OF THE CONSENT ORDER
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	08/28/2009
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	BY ENTERING INTO THE SETTLEMENT STIPULATION FOR CONSENT ORDER IN THIS MATTER, THE RESPONDENT AND FLORIDA DEPARTMENT OF FINANCIAL SERVICES RESOLVE ALL ISSUES PERTAINING TO THE DISCIPLINARY PENALTIES TO BE IMPOSED AGAINST THE RESPONDENT BASED ON THE ALLEGATIONS IN THE ADMINISTRATIVE COMPLAINT ISSUED ON DECEMBER 15, 2008. RESPONDENT HAS PAID THE \$7,500 ADMINISTRATIVE PENALTY.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	GWN SECURITIES
<b>Allegations:</b>	CUSTOMER CLAIMS THAT SHE WANTED TO CHANGE AMOUNT BEING TRANSFERRED INTO VA BUT COULD NOT GET A HOLD OF REP AND ALWAYS SPOKE TO SUPPORT STAFF. ALSO, STATED SHE DID NOT RECEIVE POLICY SO SHE WANTED TO INITIATE FREELook. INSURANCE COMPANY TURNED DOWN REQUEST. WHEN REP CONTACTED CUSTOMER AGAIN, CUSTOMER SAID SHE WAS TRANSFERRING HER ACCOUNT TO CREDIT UNION. REP INSTRUCTED HER ON HOW TO DO A CHANGE OF AGENT AND NOT TO LIQUIDATE. SHE LIQUIDATED ANYWAY AND NOW WANTS REP TO PAY FOR SURRENDER CHARGES.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$40,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	APPROXIMATE SURRENDER CHARGE. CLIENT WAS NOT SPECIFIC ON AMOUNT.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	02/18/2014
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	02/26/2014
<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00



## End of Report

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