



IAPD Report

STEVEN GRANT HIGGINS

CRD# 4785771

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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 GRANT HIGGINS (CRD# 4785771)

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 **02/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/26/2017
IA	HIGGINS & SCHMIDT WEALTH STRATEGIES LLC	CRD# 286063	06/01/2017
IA	LPL FINANCIAL LLC	CRD# 6413	11/04/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	BROOMFIELD, CO	04/10/2014 - 05/30/2017
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	BROOMFIELD, CO	08/31/2010 - 05/30/2017
B	EDWARD JONES	250	BOULDER, CO	02/02/2006 - 09/01/2010

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
Customer Dispute	2



Report Summary



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

Employment 1 of 2

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/26/2017
B	FINRA	General Securities Sales Supervisor	Approved	05/26/2017
B	FINRA	Invest. Co and Variable Contracts	Approved	05/26/2017
B	California	Agent	Approved	05/26/2017
B	Colorado	Agent	Approved	05/26/2017
IA	Colorado	Investment Adviser Representative	Approved	11/04/2025
B	Connecticut	Agent	Approved	05/26/2017
B	Florida	Agent	Approved	08/21/2017
B	Illinois	Agent	Approved	06/01/2017
B	Indiana	Agent	Approved	05/26/2017
B	Maryland	Agent	Approved	05/26/2017
B	Michigan	Agent	Approved	09/17/2020
B	Minnesota	Agent	Approved	06/11/2017



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	05/26/2017
B North Carolina	Agent	Approved	05/26/2017
B Texas	Agent	Approved	04/25/2019
B West Virginia	Agent	Approved	05/26/2017

Branch Office Locations

LPL FINANCIAL LLC
 1934 MARKET STREET,
 DENVER, CO 80202

Employment 2 of 2

Firm Name: **HIGGINS & SCHMIDT WEALTH STRATEGIES LLC**
 Main Address: 1934 MARKET STREET
 DENVER, CO 80202
 Firm ID#: 286063

Regulator	Registration	Status	Date
IA Colorado	Investment Adviser Representative	Approved	06/01/2017
IA Texas	Investment Adviser Representative	Restricted Approval	05/09/2019

Branch Office Locations

HIGGINS & SCHMIDT WEALTH STRATEGIES LLC
 1934 MARKET STREET
 DENVER, CO 80202



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
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	03/25/2011
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/25/2011

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	02/16/2006
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/21/2005

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	03/04/2014
Uniform Securities Agent State Law Examination (S63)	Series 63	07/21/2005

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
IA	04/10/2014 - 05/30/2017	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	BROOMFIELD, CO
B	08/31/2010 - 05/30/2017	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	BROOMFIELD, CO
B	02/02/2006 - 09/01/2010	EDWARD JONES	CRD# 250	BOULDER, CO
B	07/22/2005 - 01/30/2006	COUNTRY CAPITAL MANAGEMENT COMPANY	CRD# 12060	BLOOMINGTON, IL

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
05/2017 - Present	LPL Financial, LLC	Registered Representative	Y	DENVER, CO, United States
08/2010 - Present	Higgins & Schmidt Wealth Strategies LLC	Investment Advisor Representative	Y	Denver, CO, United States
04/2014 - 05/2017	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	BOULDER, CO, United States
08/2010 - 05/2017	RAYMOND JAMES FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	BOULDER, CO, 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.

1.8/19/2010- Investment Related Insurance Agent- 3 hours per month

2.5/11/2021- 1936 Market St. Capital Group- Real-Estate Holding Company- 1 hour per month



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	2

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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	Client's attorney alleges that the financial advisor induced the client to pay \$5,000.00 to a travel company to pay for the financial advisor's vacation.
Product Type:	No Product
Alleged Damages:	\$5,000.00
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:	12/07/2016
Complaint Pending?	No
Status:	Denied
Status Date:	02/06/2017
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Firm Statement	After completion of the firm's investigation into the client's allegations, the claim



was denied.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Edward Jones

Allegations: Client's attorney alleges that the financial advisor induced the client to pay \$5,000.00 to a travel company to pay for the financial advisor's vacation.

Product Type: No Product

Alleged Damages: \$5,000.00

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: 12/07/2016

Complaint Pending? No

Status: Denied

Status Date: 02/06/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement The complaint was in referring to the advisor's time at Edward Jones Investments in 2010. Raymond James Investments and Edward Jones Investments independently investigated the matter and both came to the conclusion that the complaint was baseless. Both firms denied the claim entirely.

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: 2/1/09-7-9-09; THE CLIENT ALLEGED THAT HE ADVISED THE FA TO SELL HIS GOLDMAN SACHS FUNDS, WHICH WERE NOT PERFORMING WELL, AND REINVEST THE PROCEEDS INTO A NO LOAD FUND. THE CLIENT ALLEGED THAT THE FA PROVIDED HIM WITH A LIST OF FOUR DIFFERENT NL FUNDS AND HE GAVE HIM INSTRUCTIONS TO PROCEED. THE FA COULD NOT COMPLETE THE ORDER AND THE CLIENT QUESTIONED HIM AS TO WHY THE ORDER WASN'T PLACED. THE FA STATED THAT HE WOULD PROVIDE THE CLIENT WITH A BOOKLET OF ALL OF THE NL FUNDS THAT ARE AVAILABLE FOR SALE. THE FA DID NOT PROVIDE THIS BOOK SINCE EDWARD JONES DOES NOT HAVE ANY BROKER DEALER AGREEMENTS WITH NL COMPANIES.

Product Type: Mutual Fund

Alleged Damages: \$5,000.00



Alleged Damages Amount Explanation (if amount not exact): ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000

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: 07/09/2009

Complaint Pending? No

Status: Denied

Status Date: 08/18/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE FA ADVISED THAT THE CLIENT SIGNED AN LOI FOR ONE MILLION DOLLARS WITH THE GOLDMAN SACHS FUND GROUP. HE ALSO PURCHASED APPROXIMATELY \$400,00.00 IN MUNICIPAL BONDS. WHEN THE MARKET DECLINED IN SEPT OF 2008, THE CLIENT BECAME CONCERNED WITH THE FUND FAMILY AND THE FACT THAT MORNINGSTAR HAD DROPPED SOME OF THE STARS ON THE FUNDS. THE CLIENT REQUESTED INFORMATION ON OTHER HIGH YIELD FUNDS AND THE FA FAXED HIM INFORMATION FROM LOAD AND NO LOAD FUNDS TO INCLUDE FIDELITY AND VANGUARD. THE CLIENT EVENTUALLY DECIDED THAT HE WANTED TO PURCHASE THE VANGUARD FUND AND THE FA ADVISED THAT HE HAD TO MAKE THIS PURCHASE THROUGH VANGUARD. THE CLIENT BECAME UPSET THAT HE COULD NOT MAKE THIS PURCHASE THROUGH EDWARD JONES. THE FA ADVISED THAT HE WAS NEVER GIVEN ANY INSTRUCTIONS ON THIS ACCOUNT. THE FA EVEN OFFERED TO ASSIST THE CLIENT WITH THE PURCHASES THROUGH VANGUARD AND THEN TRANSFER THEM BACK TO EDWARD JONES. THE CLIENT'S GOLDMAN SACHS FUNDS INCREASED IN VALUE DURING THE PAST FOUR MONTHS. WE WERE UNSURE HOW THE CLIENT ARRIVED AT THE POTENTIAL LOSSES THAT WERE LISTED IN THE CLIENT'S LETTER. THE CLIENT'S REQUEST FOR REIMBURSEMENT WAS DENIED.



End of Report

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