



IAPD Report

JEFFREY M GAPINSKI

CRD# 4830208

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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

JEFFREY M GAPINSKI (CRD# 4830208)

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 **05/18/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA YOUR IA, LLC	CRD# 338535	01/30/2026

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 SUMMIT GLOBAL INVESTMENTS, LLC	157091	KAYSVILLE, UT	09/16/2019 - 01/07/2026
IA ELE ADVISORY SERVICES, LLC	148228	SOUTHFIELD, MI	11/09/2016 - 09/19/2019
B ELE WEALTH ADVISORS, INC.	38931	Washington Terrace, UT	11/08/2016 - 09/19/2019

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

Employment 1 of 1

Firm Name: **YOUR IA, LLC**
Main Address: 616 SOUTH 300 EAST
ST. GEORGE, UT 84770
Firm ID#: 338535

Regulator	Registration	Status	Date
IA Utah	Investment Adviser Representative	Approved	01/30/2026

Branch Office Locations

YOUR IA, LLC
Kaysville, 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, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/14/2004

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	03/03/2009
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/20/2004

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	09/16/2019 - 01/07/2026	SUMMIT GLOBAL INVESTMENTS, LLC	CRD# 157091	KAYSVILLE, UT
IA	11/09/2016 - 09/19/2019	ELE ADVISORY SERVICES, LLC	CRD# 148228	SOUTHFIELD, MI
B	11/08/2016 - 09/19/2019	ELE WEALTH ADVISORS, INC.	CRD# 38931	Washington Terrace, UT
IA	09/08/2015 - 11/07/2016	TLG ADVISORS, INC.	CRD# 111052	WASHINGTON TERRAC UT
B	08/21/2015 - 11/07/2016	THE LEADERS GROUP, INC.	CRD# 37157	SUMMIT, NJ
B	01/06/2012 - 09/04/2015	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	AMERICAN FORK, UT
IA	01/06/2012 - 09/04/2015	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	AMERICAN FORK, UT
IA	03/31/2009 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	OREM, UT
B	09/15/2004 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	OREM, UT

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
05/2026 - Present	Mosquito Abatement District Davis	Technician	N	Kaysville, UT, United States
01/2026 - Present	Your IA	Financial advisor	Y	Kaysville, UT, United States
07/2019 - 01/2026	Summit Global Investments	Registered Representative	Y	Bountiful, UT, United States
11/2016 - 07/2019	ELE Wealth Advisors, Inc	Registered Representative	Y	Washington Terrace, UT, United States
08/2015 - 07/2019	R & R GROUP	SALES	Y	WASHINGTON TERRACE, UT, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2015 - 11/2016	THE LEADERS GROUP INC	REGISTERED REPRESENTATIVE	Y	LITTLETON, 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.

Mosquito Abatement District Davis | Not Investment Related | 85 North 600 West Kaysville UT 84037 | Night pesticide application | Employee | May 2026 | 16 hours per week | Zero hours devoted per week during trading hours | Drive at night fogging for mosquitos.



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
Termination	1

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: SUMMIT GLOBAL INVESTMENTS, LLC

Termination Type: Discharged

Termination Date: 01/07/2026

Allegations: While still associated with the firm, the individual engaged in unauthorized and undisclosed coordination with an unaffiliated investment advisory firm in connection with the transfer of client accounts. The individual communicated with firm clients using a personal, non-firm-approved email account, outside firm supervision and recordkeeping, regarding a purported change to their advisory relationship.

In these communications, the individual affirmatively represented to clients that his “advisory firm is changing” and that the proposed transition would “only change the name of the firm and nothing else,” while failing to disclose that he was departing the firm and arranging for client accounts to be transferred to a separate, unaffiliated investment advisory firm. The firm determined that this framing created a false impression as to the nature of the transaction and omitted material facts necessary for clients to understand that their advisory relationship with the firm would terminate.

Following these communications, at least one client executed advisory firm transfer documentation under the mistaken belief that she was remaining with the firm, and multiple other clients subsequently contacted the firm to report that they believed the firm itself was changing or that no substantive change to their advisory relationship was occurring. The firm determined that the individual’s communications caused client confusion, reliance, and action based on a materially false understanding of the transaction.

The firm further determined that this conduct was deceptive in nature, resulted in actual client reliance, and circumvented firm supervision, recordkeeping



requirements, and client disclosure obligations, in violation of firm policies and standards of commercial honor.

Product Type:

No Product



End of Report

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