



IAPD Report

KEVIN JOHN EBBINK

CRD# 4909214

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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

KEVIN JOHN EBBINK (CRD# 4909214)

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 **10/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	COMPASS FINANCIAL SERVICES, INC.	CRD# 336559	10/02/2025

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
	STRATEGIC BLUEPRINT, LLC	284840	Winston Salem, NC	08/04/2021 - 10/01/2025
	COMPASS FINANCIAL SERVICES, INC.	133742	Winston Salem, NC	03/08/2005 - 09/07/2021

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



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: **COMPASS FINANCIAL SERVICES, INC.**
Main Address: 108 CAMBRIDGE PLAZA DRIVE
SUITE B
WINSTON-SALEM, NC 27104
Firm ID#: 336559

Regulator	Registration	Status	Date
IA North Carolina	Investment Adviser Representative	Approved	10/02/2025

Branch Office Locations

COMPASS FINANCIAL SERVICES, INC.
108 CAMBRIDGE PLAZA DRIVE
SUITE B
WINSTON-SALEM, NC 27104



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	Uniform Investment Adviser Law Examination (S65)	Series 65	02/09/2005
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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	08/04/2021 - 10/01/2025	STRATEGIC BLUEPRINT, LLC	CRD# 284840	Winston Salem, NC
IA	03/08/2005 - 09/07/2021	COMPASS FINANCIAL SERVICES, INC.	CRD# 133742	Winston Salem, NC

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
10/2025 - Present	COMPASS FINANCIAL SERVICES, INC.	PRINCIPAL AND CHIEF COMPLIANCE OFFICER	Y	WINSTON-SALEM, NC, United States
08/2021 - 10/2025	STRATEGIC BLUEPRINT, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WINSTON-SALEM, NC, United States
03/2005 - 09/2021	COMPASS FINANCIAL SERVICES, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	WINSTON-SALEM, NC, 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) Licensed insurance agent; Investment-related; Same address; Insurance sales; Implementation of insurance recommendations; Approx. 50% of time.



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

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

Reporting Source:	Individual
Regulatory Action Initiated By:	NORTH CAROLINA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/16/2011
Docket/Case Number:	ENFORCEMENT CASE #6141
Employing firm when activity occurred which led to the regulatory action:	COMPASS FINANCIAL SERVICES, INC.
Product Type:	Annuity-Fixed
Allegations:	<p>THE NCDOI ALLEGED THAT I VIOLATED THE FOLLOWING STATUTE REGARDING THE NORTH CAROLINA LIFE AND HEALTH INSURANCE GUARANTEE ASSOCIATION</p> <p>§ 58-62-86(C)(3) STATES THAT THE INSURER AND ITS AGENTS ARE PROHIBITED BY LAW FROM USING THE EXISTENCE OF THE ASSOCIATION FOR THE PURPOSE OF SALE OR SOLICITATION OF OR INDUCEMENT TO PURCHASE ANY KIND OF INSURANCE</p> <p>IN ADDITION, THE INVESTIGATION RESULTED IN AN ALLEGATION THAT I VIOLATED 11 NCAC 12.0612 BY NOT TREATING THE TRANSACTION AS A "REPLACEMENT" AND COMPLETING REPLACEMENT PAPERWORK.</p>
Current Status:	Final
Resolution:	VOLUNTARY SETTLEMENT AGREEMENT



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

04/11/2011

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$500.00

Portion Levied against individual:

\$0.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

03/25/2011

Was any portion of penalty waived?

No

Amount Waived:

Broker Statement

ON 6/2/2010, THE NC DEPARTMENT OF INSURANCE (CONSUMER DIVISION) RECEIVED A LETTER FROM A CLIENT OF 9 YEARS. THE CLIENT COMPLAINED THAT I HAD DONE THE FOLLOWING:

THE CLIENT BELIEVED THAT I HAD STATED THAT THE MAXIMUM BALANCE ALLOWED IN HER ANNUITY WAS \$300,000 AND THAT HER ANNUITY BALANCE (SOON TO BE \$411,285.28) HAD TO BE REDUCED TO "COMPLY WITH EQUITRUST'S MAXIMUM LIMIT FOR THIS ANNUITY." THE CLIENT BELIEVED I HAD LIED FOR PERSONAL GAIN AND NEEDLESSLY EXPOSED HER TO PENALTIES AND TAXES IN THE PROCESS OF PARTIALLY REPLACING AN ANNUITY I HAD PREVIOUSLY SOLD HER.

REBUTTAL:

I FULLY BELIEVE I DID NOT LIE/MISREPRESENT ANY INFORMATION. MY RECOMMENDATIONS AND CONDUCT WERE IN THE BEST INTEREST OF MY CLIENT AND WERE BASED UPON STATED CLIENT GOALS AND OBJECTIVES.

THE CLIENT ADMITTED IN HER LETTER THAT I DID DISCLOSE THAT THE TRANSACTION WOULD INVOLVE INCOME TAXES, A SURRENDER CHARGE, A MARKET VALUE ADJUSTMENT, AND A BONUS. THE BONUS, PLUS MARKET VALUE ADJUSTMENT, OFFSET ALL OF THE PENALTY/SURRENDER CHARGE, AND ADDED APPROXIMATELY \$1000.

THE NEW POLICY IMPROVED THE RETURN ON PREMIUM THAT THE CLIENT'S ESTATE WOULD RECEIVE TO 8% PER YEAR FOR UP TO 16 YEARS. THIS WAS A SIGNIFICANT IMPROVEMENT OVER THE GUARANTEED RETURN OF THE PREVIOUS POLICY WHICH, OVER TIME, WOULD MORE THAN OFFSET THE TAXES PAID BY THE CLIENT.

IN ADDITION, THE INITIAL POLICY'S CASH VALUE WAS REDUCED BELOW



THE \$300,000 LIMIT THE NC LIFE AND HEALTH INSURANCE GUARANTEE ASSOCIATION WOULD BE OBLIGATED TO PAY IN THE UNLIKELY EVENT THAT A MEMBER INSURER BECOMES FINANCIALLY UNABLE TO MEET ITS OBLIGATIONS. THE AGENT BELIEVES HE DID NOT USE THIS FACT AS A MEANS TO COERCE THE CLIENT; IT WAS MERELY A TARGET USED IN RESPONSE TO A CLIENT GOAL OF PROTECTING ALL OF HER ASSETS AGAINST POTENTIAL LOSS.

RESOLUTION:

THE NCDOI BECAME CONCERNED THAT I HAD VIOLATED THE FOLLOWING STATUTE:

§ 58-62-86(C)(3) STATES THAT THE INSURER AND ITS AGENTS ARE PROHIBITED BY LAW FROM USING THE EXISTENCE OF THE ASSOCIATION FOR THE PURPOSE OF SALE OR SOLICITATION OF OR INDUCEMENT TO PURCHASE ANY KIND OF INSURANCE

AN INFORMAL CONFERENCE, HELD AT THE DOI 2/9/2011, DETERMINED THAT KEVIN EBBINK'S ACTIONS DID NOT SUPPORT THE CLIENT'S CLAIM THAT HE LIED/MISREPRESENTED FACTS.

THE ONLY VIOLATION AND SANCTION WAS AS FOLLOWS:

VOLUNTARY SETTLEMENT AGREEMENT SIGNED 3/25/2011 STATES:

"MR. EBBINK MET WITH REPRESENTATIVES OF THE DEPARTMENT ON FEBRUARY 9, 2010, IN AN INFORMAL CONFERENCE TO DISCUSS A COMPLAINT SUBMITTED TO THE DEPARTMENT'S CONSUMER DIVISION BY A CONSUMER INVOLVING THE TRANSFER OF A PORTION OF THAT CONSUMER'S MONEY FROM AN EQUITRUST ANNUITY TO AN AVIVA ANNUITY; AND"

"MR. EBBINK VIOLATED N.C. GEN. STAT. § 58-62-86(C)(3) AND 11 NCAC 12.0612 BY IMPROPERLY USING MENTION OF THE NORTH CAROLINA LIFE & HEALTH GUARANTY ASSOCIATION ACT TO A CONSUMER IN CONNECTION WITH THE RECOMMENDATION THAT SHE TRANSFER FUNDS"

"MR. EBBINK AGREES TO PAY A CIVIL PENALTY OF FIVE HUNDRED DOLLARS (\$500.00) TO THE DEPARTMENT." (NOTE: I DID NOT NEGOTIATE TO REDUCE THE PENALTY).

THE NCDOI, WITHOUT NEGOTIATION, DECIDED THAT NO OTHER VIOLATION OF STATUTES HAD OCCURRED.



End of Report

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