



IAPD Report

DENNIS MATTHEW BREIER

CRD# 5483041

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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

DENNIS MATTHEW BREIER (CRD# 5483041)

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 **02/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FOUNDATIONS INVESTMENT ADVISORS LLC	CRD# 175083	02/01/2024

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
B	FIFTH THIRD SECURITIES, INC.	628	WESTMONT, IL	11/10/2016 - 03/23/2018
IA	FIFTH THIRD SECURITIES, INC.	628	WESTMONT, IL	11/09/2016 - 03/23/2018
IA	FAIRWATER WEALTH MANAGEMENT	172430	BURR RIDGE, IL	09/10/2014 - 10/12/2016

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

Employment 1 of 1

Firm Name: **FOUNDATIONS INVESTMENT ADVISORS LLC**
Main Address: 4050 E. COTTON CENTER BLVD.
SUITE 40
PHOENIX, AZ 85040
Firm ID#: 175083

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	02/01/2024

Branch Office Locations

FOUNDATIONS INVESTMENT ADVISORS LLC
515 Anderson Drive
Ste 100
Romeoville, IL 60440

FOUNDATIONS INVESTMENT ADVISORS LLC
7710 S Cass Ave
Ste 2
Darien, IL 60561

FOUNDATIONS INVESTMENT ADVISORS LLC
1900 SPRING ROAD
ste 102
Oak Brook, IL 60523



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	03/23/2018
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 General Securities Representative Examination (S7)	Series 7	03/20/2008
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State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	01/19/2024
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  Uniform Combined State Law Examination (S66)	Series 66	03/08/2008
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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
B	11/10/2016 - 03/23/2018	FIFTH THIRD SECURITIES, INC.	CRD# 628	WESTMONT, IL
IA	11/09/2016 - 03/23/2018	FIFTH THIRD SECURITIES, INC.	CRD# 628	WESTMONT, IL
IA	09/10/2014 - 10/12/2016	FAIRWATER WEALTH MANAGEMENT	CRD# 172430	BURR RIDGE, IL
B	04/12/2013 - 09/02/2016	LPL FINANCIAL LLC	CRD# 6413	DOWNERS GROVE, IL
IA	04/12/2013 - 09/02/2016	LPL FINANCIAL LLC	CRD# 6413	DOWNERS GROVE, IL
IA	05/23/2016 - 08/29/2016	IHT WEALTH MANAGEMENT LLC	CRD# 171481	OAKBROOK TERRACE,
B	07/12/2011 - 05/06/2013	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	BLOOMINGDALE, IL
IA	07/12/2011 - 05/06/2013	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	BLOOMINGDALE, IL
IA	11/02/2009 - 07/19/2011	ING FINANCIAL PARTNERS, INC	CRD# 2882	DOWNERS GROVE, IL
B	10/07/2009 - 07/19/2011	ING FINANCIAL PARTNERS, INC.	CRD# 2882	DOWNERS GROVE, IL
IA	03/24/2008 - 10/08/2009	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	NORTH LIBERTY, IA
B	03/21/2008 - 10/08/2009	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	NORTH LIBERTY, IA

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
09/2023 - Present	Foundations Investment Advisors, LLC	Investment Adviser Representative	Y	Naperville, IL, United States
03/2018 - Present	Guardian Estate Solutions	President	Y	Romeoville, IL, United States
11/2016 - 03/2018	FIFTH THIRD SECURITIES	REGISTERED REPRESENTATIVE	Y	GLENVIEW, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2016 - 08/2016	IHT WEALTH MANAGEMENT LLC	PORTFOLIO MANAGER	Y	CHICAGO, IL, United States
08/2014 - 08/2016	FAIRWATER WEALTH MANAGEMENT	CCO/OWNER/INVESTMENT ADVISOR REPRESENTATIVE	Y	BURR RIDGE, IL, United States
04/2013 - 08/2016	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	BURR RIDGE, IL, 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) MODELL FUNERAL HOME; INVESTMENT-RELATED, NO; 7710 S CASS AVE, DOWNERS GROVE, IL 60561; FUNERAL ARAGEMENTS; ADVANCED FUNERAL PLANNER; START DATE: 01/01/2020; 60 HOURS PER MONTH; 60 HOURS PER MONTH DURING TRADING HOURS; DUTIES: HANDLES ALL PRE-PLANNING AND PRE-PAID FUNERAL CONTRACTS.

(2) 03/2018 - Guardian Estate Solutions - Investment Related - 515 Anderson Drive, Ste 100 Romeoville, IL 60440; President, Independent Insurance Agent & Administrative Support; Approx. 30 hours/month during trading hours; Tax, and Insurance, and Non-Legal Estate Planning Administrative Services; Duties include providing insurance and annuity solutions, reviewing plans with clients, non-legal services to assist clients with document organization, data entry, and platform navigation related to estate planning software, and other ownership responsibilities.



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

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF WISCONSIN / OFFICE OF THE COMMISSIONER OF INSURANCE
Sanction(s) Sought:	Denial
Date Initiated:	09/08/2011
Docket/Case Number:	11-C3-4276
Employing firm when activity occurred which led to the regulatory action:	CITI GROUP
Product Type:	Insurance
Allegations:	WHEN APPLYING FOR AN INSURANCE LICENSE IN STATE OF WISCONSIN, THE REGISTERED REPRESENTATIVE MISTAKEN CLICKED THE BUTTON TO APPLY FOR SURPLUS LICENSES. STATE OF WISCONSIN REQUESTED THE PROOF FOR SURPLUS BECAUSE THE REPRESENTATIVE DID NOT HAVE IT. UNFORTUNATELY DID NOT RESPOND EITHER SO STATE OF WISCONSIN DENIED THE REQUEST.
Current Status:	Final
Resolution:	DENIAL
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: 11/29/2011
Sanctions Ordered: Denial



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: CITIGROUP GLOBAL MARKETS INC.

Allegations: CLIENT'S ATTORNEY ALLEGES THAT HIS CLIENTS "BELIEVE THEY WERE MISLED WHEN SELECTING THIS TYPE OF AN ACCOUNT AND DESIRED A REFUND." THE CLIENTS INVESTED APPROXIMATELY \$150,000.00 IN A GNMA INCOME PORTFOLIO UNIT TRUST ON OR ABOUT JUNE 29, 2012. AS OF SEPTEMBER 5, 2012, THIS POSITION IS DOWN IN VALUE APPROXIMATELY \$5400.00. OCCURRENCE DATE:6/29/2012 DAMAGES NOT SPECIFIED.

Product Type: Unit Investment Trust

Alleged Damages: \$0.00

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: 07/30/2012

Complaint Pending? No

Status: Denied

Status Date: 09/27/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED. DUE TO AN ADMINISTRATIVE OVERSIGHT, THE "DATE RECEIVED" ON THE INITIAL U4 FILING HAS BEEN AMENDED TO REFLECT THE CORRECT DATE OF 7/30/2012.



End of Report

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