



IAPD Report

ASHLEY LAUREN KREMHELMER

CRD# 5525567

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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

ASHLEY LAUREN KREMHELMER (CRD# 5525567)

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 **11/17/2025**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA EDELMAN FINANCIAL ENGINES	CRD# 104510	10/11/2019

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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 FIDELITY PERSONAL AND WORKPLACE ADVISORS	288590	BOSTON, MA	07/13/2018 - 09/13/2019
B FIDELITY BROKERAGE SERVICES LLC	7784	TROY, MI	06/14/2012 - 09/04/2019
IA STRATEGIC ADVISERS LLC	104555	TROY, MI	06/19/2012 - 07/13/2018

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
Financial	15





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

Employment 1 of 1

Firm Name: **EDELMAN FINANCIAL ENGINES**
Main Address: 3945 FREEDOM CIRCLE
SANTA CLARA, CA 95054
Firm ID#: 104510

	Regulator	Registration	Status	Date
	Michigan	Investment Adviser Representative	Approved	10/11/2019
	Texas	Investment Adviser Representative	Approved	06/04/2020

Branch Office Locations

EDELMAN FINANCIAL ENGINES
39555 ORCHARD HILL PLACE
SUITE 365
NOVI, MI 48375




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 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	09/16/2011

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	05/22/2008

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/02/2010
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/23/2008

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	07/13/2018 - 09/13/2019	FIDELITY PERSONAL AND WORKPLACE ADVISORS	CRD# 288590	BOSTON, MA
B	06/14/2012 - 09/04/2019	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	TROY, MI
IA	06/19/2012 - 07/13/2018	STRATEGIC ADVISERS LLC	CRD# 104555	TROY, MI
IA	05/25/2010 - 06/04/2012	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	GRAND BLANC, MI
B	05/26/2008 - 06/04/2012	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	GRAND BLANC, MI

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
09/2019 - Present	FINANCIAL ENGINES ADVISORS L.L.C	DIRECTOR, FINANCIAL PLANNING	Y	SUNNYVALE, CA, United States
07/2018 - 09/2019	FIDELITY PERSONAL AND WORKPLACE ADVISORS	Mass Transfer	Y	BOSTON, MA, United States
05/2014 - 09/2019	FIDELITY BROKERAGE SERVICES LLC	ACCOUNT EXECUTIVE	Y	BIRMINGHAM, AL, 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.

No information reported.



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
Financial	15

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/03/2025

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: American Express

Original Amount Owed: \$23,801.36

Terms Reached with Creditor: \$15,470.88 payable in 24 monthly installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 2 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 08/12/2025



Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Sofi Lending Corporation

Original Amount Owed: \$8,923.63

Terms Reached with Creditor: \$ 4015.63 payable in 18 installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 3 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 08/12/2025

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Citi Bank

Original Amount Owed: \$5,700.64

Terms Reached with Creditor: \$ 2851.00 payable in 24 installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 4 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 07/29/2025

Organization Investment-Related?



Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: BANK OF AMERICA

Original Amount Owed: \$7,653.19

Terms Reached with Creditor: Payment of \$5200.00 in 22 installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 5 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 07/11/2025

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 07/16/2025

If a compromise with creditor, provide:

Name of Creditor: Elan

Original Amount Owed: \$18,276.53

Terms Reached with Creditor: \$6396.79 paid on 07/16/2025.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 6 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 07/11/2025

Organization Investment-Related?



Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 07/16/2025

If a compromise with creditor, provide:

Name of Creditor: Elan/Fidelity

Original Amount Owed: \$22,364.84

Terms Reached with Creditor: \$7827.69 paid off on 07/11/2016.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 7 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 05/23/2025

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Midland Credit Management

Original Amount Owed: \$14,074.11

Terms Reached with Creditor: Settlement of \$7741.00 payable in 24 installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 8 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 01/09/2025

Organization Investment-Related?



Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: PENTAGON FEDERAL CREDIT UNION -CC

Original Amount Owed: \$11,680.62

Terms Reached with Creditor: Settlement of \$5840.31 reached payable in 24 installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 9 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 12/19/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: DISCOVER

Original Amount Owed: \$3,563.16

Terms Reached with Creditor: Settlement of \$ 1782.00 reached, payable in 20 installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 10 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 12/06/2024

Organization Investment-Related?

Action Pending? Yes



If a compromise with creditor, provide:

Name of Creditor: Pentagon Federal Credit Union
Original Amount Owed: \$8,125.00
Terms Reached with Creditor: Settlement of \$3,879.09 payable in 35 installments.

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 11 of 15

Reporting Source: Individual
Action Type: Compromise
Action Date: 11/27/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Citibank
Original Amount Owed: \$11,754.81
Terms Reached with Creditor: Settlement of \$6466

Broker Statement

In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 12 of 15

Reporting Source: Individual
Action Type: Compromise
Action Date: 10/26/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:



Name of Creditor: Velocity
Original Amount Owed: \$4,524.14
Terms Reached with Creditor: 2035.86 payable in 18 installments.

Broker Statement
In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 13 of 15

Reporting Source: Individual
Action Type: Compromise
Action Date: 10/16/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Citi Bank
Original Amount Owed: \$12,907.00
Terms Reached with Creditor: Settled for \$5975.16 with 24 Installment payments.

Broker Statement
In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 14 of 15

Reporting Source: Individual
Action Type: Compromise
Action Date: 10/09/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: SoFi Bank, N. A.
Original Amount Owed: \$30,984.61



Terms Reached with Creditor: Settled for \$15,492.31. Payment to be made in 36 Installments.

Broker Statement In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.

Disclosure 15 of 15

Reporting Source: Individual

Action Type: Compromise

Action Date: 07/23/2024

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Upstart

Original Amount Owed: \$46,248.23

Terms Reached with Creditor: Payment agreement of \$700/Month for 23 months with a final payment of \$16273.97 on 06/29/2026.

Broker Statement In May of 2024 I became aware of multiple accounts that had been opened under my name by a family member with significant balances owed. Given the amount of debt owed, I made the difficult decision to engage the services of a debt settlement company to negotiate a lower payoff of these balances. This settlement with a creditor is not anything I intended or ever thought would occur. I have been licensed since 2008 without any type of reportable event on my record.



End of Report

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