



IAPD Report

Constance Nathelma Craig-Mason

CRD# 5686460

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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

Constance Nathelma Craig-Mason (CRD# 5686460)

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 **07/08/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	ALTITUDE CAPITAL MANAGEMENT LLC	CRD# 329366	01/18/2024

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
	FORTHRIGHT CAPITAL ADVISORY	323596	York, PA	09/08/2023 - 01/08/2024
	MONEY CONCEPTS ADVISORY SERVICE	12963	York, PA	09/08/2022 - 08/15/2023
	TURNING POINT FINANCIAL	301282	FREDERICK, MD	08/12/2021 - 11/01/2021

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
Financial	2
Judgment/Lien	2



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: **ALTITUDE CAPITAL MANAGEMENT LLC**
Main Address: 2015 GRAND AVENUE
SUITE 100
DES MOINES, IA 50312
Firm ID#: 329366

Regulator	Registration	Status	Date
IA Pennsylvania	Investment Adviser Representative	Approved	01/18/2024

Branch Office Locations

ALTITUDE CAPITAL MANAGEMENT LLC
92 THEATER LANE
YORK, PA 17402



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	08/11/2021
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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	09/08/2023 - 01/08/2024	FORTHRIGHT CAPITAL ADVISORY	CRD# 323596	York, PA
IA	09/08/2022 - 08/15/2023	MONEY CONCEPTS ADVISORY SERVICE	CRD# 12963	York, PA
IA	08/12/2021 - 11/01/2021	TURNING POINT FINANCIAL	CRD# 301282	FREDERICK, MD

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
01/2024 - Present	ALTITUDE CAPITAL MANAGEMENT LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	DES MOINES, IA, United States
08/2019 - Present	Concierge Financial Group Agency	P&C Insurance Broker	N	York, PA, United States
08/2023 - 01/2024	Forthright Capital Advisory	Investment Advisor Representative	Y	Las Vegas, NV, United States
08/2023 - 01/2024	Forthright Capital Partners	Insurance Agent	Y	Las Vegas, NV, United States
08/2022 - 08/2023	Money Concepts Capital Corp	Registered Representative	Y	Palm Beach Gardens, FL, United States
03/2022 - 08/2023	International Association of Registered Financial Consultants	Managing Regional Director	N	Middletown, OH, United States
11/2020 - 08/2022	The Real Connected Co	Co-Founder	N	York, PA, United States
02/2018 - 08/2022	Transamerica	Independent Broker	N	Baltimore, MD, United States
04/2019 - 04/2022	Concierge Financial Group	Financial Wellness Coach	N	York, PA, United States
06/2021 - 10/2021	Turning Point Financial	Investment Adviser Representative	Y	FREDERICK, MD, United States
04/2017 - 02/2018	Crump Insurance	Licensed Case Manager	N	Harrisburg, PA, United States
08/2016 - 04/2017	M&T SECURITIES	REGISTERED REP	Y	YORK, PA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2016 - 04/2017	M&T BANK	Licensed Relationship Banker	N	YORK, PA, 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.

Concierge Financial Advisory, LLC, CEO, Author/Speaker, Start date Oct 31, 2021, Not Investment Related, 2484 Schultz Way, York, PA 17402, 8 hours per month, 8 hours during securities trading hours, provides financial literacy, financial wellness, women's empowerment, inspirational, motivational, leadership and development content via paid and unpaid speaking engagements and collaborative book publishing projects.

Concierge Financial Group Agency, CEO, P&C Insurance Broker, Start date Aug 30, 2019, Not Investment Related, 2484 Schultz Way, York, PA 17402, 4 hours per month, 4 hours during securities trading hours, provides P&C quotes for clients and prospects to include auto, home, and business lines.

Forthright Capital Partners, LLC, investment related, 7251 W Lake Mead Blvd, Ste 300, Las Vegas, NV 89128, Insurance Agency, Insurance Agent, Start Date 08/2023. 160 hours per month and 120 during securities trading hours, Solicitation of individual life insurance and fixed annuity products to consumers.



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	2
Judgment/Lien	2

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 2

Reporting Source: Individual

Action Type: Compromise

Action Date: 06/03/2022

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 02/23/2023

If a compromise with creditor, provide:

Name of Creditor: Comptroller of MD

Original Amount Owed: \$2,201.55

Terms Reached with Creditor: Payment Plan: 22 months at \$99.90 beginning 7/15/2022 - Current and paid-as-agreed as of this filing.

Broker Statement A MD State Comptroller non-dischargeable personal tax balance (NOT a lien) from a satisfied 2014 bankruptcy. Trish Dawson, Comptroller Compliance Dept, established a monthly payment plan to resolve the matter that is current and paid-as-agreed as of this filing.

Disclosure 2 of 2

Reporting Source: Individual

Action Type: Compromise



Action Date: 11/01/2021

Organization Investment-Related?

Type of Court: State Court

Name of Court: York County Prothonotary Civil

Location of Court: York County Pennsylvania

Docket/Case #: 2021-SU-002112

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 11/01/2021

If a compromise with creditor, provide:

Name of Creditor: Ivy Greens Condominium Assoc. c/o Inch and Co Property Management LLC

Original Amount Owed: \$6,882.76

Terms Reached with Creditor: \$5,000 PAID 11/1/21. Then (12) payments of \$157 monthly beginning 12/1/21. The remaining balance was paid in full on 6/14/2022 and the Prothonotary updated the file as Satisfied, Discontinued and Ended.

Broker Statement HOA filed a civil claim in 9/2021 for payment of a balance that was not previously included in the 2014 Chapter 13 bankruptcy. The balance has been set up on a 12 month payment plan 11/2021 and was then fully paid off in 6/2022.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$38,782.09
Judgment/Lien Type:	Tax
Date Filed with Court:	08/26/2022
Date Individual Learned:	08/11/2022
Type of Court:	State Court
Name of Court:	IRS
Location of Court:	York, PA
Judgment/Lien Outstanding?	Yes
Broker Statement	On a payment plan starting 10/2022

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	PA Dept of Revenue
Judgment/Lien Amount:	\$10,346.26
Judgment/Lien Type:	Tax
Date Filed with Court:	05/24/2022
Date Individual Learned:	06/09/2022
Type of Court:	State Court
Name of Court:	York County Prothonotary
Location of Court:	York County
Judgment/Lien Outstanding?	Yes
Status Date:	03/02/2023
Resolution:	Satisfied
Broker Statement	A PA non-dischargeable personal tax remaining balance from a fully satisfied 2014 bankruptcy. Shan-Nel Simmons, EA is negotiating an Offer-in-Compromise (OIC) to resolve the matter. Payment Plan reissued 6/17/2024.



End of Report

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