IAPD Report

James Kermit Norland

CRD# 6273830

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

James Kermit Norland (CRD# 6273830)

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 **07/23/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLTH ADVISORY SERVICES, LLC	CRD# 330537	06/29/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** 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	GLOBAL RETIREMENT PARTNERS LLC	172011	Urbandale, IA	04/01/2019 - 07/05/2024
IA	KESTRA ADVISORY SERVICES, LLC	283330	URBANDALE, IA	02/06/2018 - 04/04/2019
B	KESTRA INVESTMENT SERVICES, LLC	42046	Urbandale, IA	02/01/2018 - 04/04/2019

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
Judgment/Lien	3

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

Employment 1 of 1

Firm Name:	**WELLTH ADVISORY SERVICES, LLC**
Main Address:	SHOREWOOD, IL
Firm ID#:	330537

	Regulator	Registration	Status	Date
IA	Illinois	Investment Adviser Representative	Approved	12/19/2024
IA	Iowa	Investment Adviser Representative	Approved	07/24/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/29/2024
IA	Wisconsin	Investment Adviser Representative	Approved	07/02/2024

Branch Office Locations

WELLTH ADVISORY SERVICES, LLC
2900 100th Street Suite 106
Urbandale, IA 50322

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	02/12/2014

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	03/10/2014

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	04/01/2019 - 07/05/2024	GLOBAL RETIREMENT PARTNERS LLC	CRD# 172011	Urbandale, IA
IA	02/06/2018 - 04/04/2019	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	URBANDALE, IA
B	02/01/2018 - 04/04/2019	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	Urbandale, IA
B	01/03/2018 - 01/30/2018	CHELSEA FINANCIAL SERVICES	CRD# 47770	STATEN ISLAND, NY
IA	03/18/2014 - 12/31/2017	PRINCIPAL SECURITIES, INC.	CRD# 1137	DES MOINES, IA
B	02/12/2014 - 12/31/2017	PRINCIPAL SECURITIES, INC.	CRD# 1137	DES MOINES, 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
06/2024 - Present	WELLth Advisory Services, LLC	Investment Advisor Representative	Y	Shorewood, IL, United States
04/2019 - 06/2024	Global Retirement Partners, LLC	Investment Advisor Representative	Y	San Rafael, CA, United States
02/2018 - 04/2019	KESTRA FINANCIAL SERVICES, INC.	REGISTERED REP/ INVESTMENT ADVISOR	Y	URBANDALE, IA, United States
01/2018 - 01/2018	Chelsea Financial Services	REGISTERED REPRESENTATIVE	Y	Staten Island, NY, United States
11/2013 - 12/2017	PRINCOR FINANCIAL SERVICES CORP	REG REP	Y	WEST DES MOINES, IA, United States
11/2013 - 12/2016	PRINCIPAL LIFE INS CO	FIN REP/AGENT	Y	WEST DES MOINES, IA, United States

Registration & Employment History

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.

Business Name: Norland, Inc. Investment Related: Yes Address: 5308 Grand Ave. Des Moines IA 50312 Nature of Business: Consulting; Insurance Position, Title or Relationship: Owner Start Date: 9/1/1987 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: I manage the relationship between the employers, claims payers and stop loss carriers.Business Name: YMCA of Greater Des Moines Investment Related: No Address: 501 Grand Ave. Des Moines IA 50309 Nature of Business: Other Other/None of the Above I lifeguard one evening a week and on weekends. I act as a substitute swim instructor on Saturday mornings as needed. Position, Title or Relationship: Lifeguard and swimming instructor Start Date: 1/1/2016 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Supervise the pool.Business Name: McGaw YMCA Camp Echo Investment Related: No Address: 1000 Grove Street Evanston IL 60201 Nature of Business: Other Other/None of the Above I spend two weeks per summer at Camp Echo. I go there in June to train ski boat drivers an lifeguard during staff training and the first session of summer camp. I also teach water ski area heads how to teach kids to water ski. During breaks in the day when the waterfront at camp isn't open I do other tasks like wash dishes, paint cabins, groom horses. I return at the end of August to run the ski pier after all the college student staff members return to school. Position, Title or Relationship: Volunteer. Start Date: 8/21/1969 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: YMCA Camp Volunteer. Business Name: Raccoon Valley Little League Investment Related: No Address: 5801 Park Ave. Des Moines IA 50311 Nature of Business: Board Position (Board of Directors, Board of Trustees, etc.) Position, Title or Relationship: Board Member / Past President Start Date: 4/1/2000 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: General little league volunteer work.Business Name: SRP Wealth Investment Related: Yes Address: 2900 100th Street, Suite 106 Urbandale IA 50322 Nature of Business: investment advisor Activities through WELLth Advisory Services, LLC using a DBA name; Position, Title or Relationship: Financial Advisor Start Date: 4/1/2019 Hours per month: 100%+ (More than 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Work with individuals to manage their individual investment portfolios.

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
Judgment/Lien	3

Judgment/Lien

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

Disclosure 1 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$43,021.52
Judgment/Lien Type:	Tax
Date Filed with Court:	06/10/2015
Date Individual Learned:	12/15/2016
Type of Court:	State Court
Name of Court:	Polk County
Location of Court:	Polk County, Iowa
Docket/Case #:	2015-00105992
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$101,826.00
Judgment/Lien Type:	Tax
Date Filed with Court:	07/01/2012
Date Individual Learned:	07/01/2012
Type of Court:	Federal Court
Name of Court:	POLK COUNTY
Location of Court:	POLK COUNTY

Docket/Case #:	M0130002886
Judgment/Lien Outstanding?	Yes
Broker Statement	ENTERED INTO PAYMENT ARRAGEMENT WITH IRS $1650 FOR 18 MONTHS, $2500 FOR 6 MONTHS, $3800 FOR BALANCE

Disclosure 3 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$50,315.00
Judgment/Lien Type:	Tax
Date Filed with Court:	05/01/2013
Date Individual Learned:	05/01/2013
Type of Court:	Federal Court
Name of Court:	POLK COUNTY CIRCUIT COURT
Location of Court:	POLK COUNTY
Docket/Case #:	01300100270
Judgment/Lien Outstanding?	Yes
Broker Statement	ENTERED INTO A PAYMENT ARRANGEMENT WITH IRS. $1650 18 MONTHS, $2500 FOR 6 MONTHS, $3800 FOR BALANCE

End of Report

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