



IAPD Report

Stephen Richard Smith

CRD# 6713437

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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

Stephen Richard Smith (CRD# 6713437)

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 **02/16/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	AE WEALTH MANAGEMENT, LLC	CRD# 282580	11/05/2025
IA	STEPHEN SMITH FINANCIAL INC.	CRD# 339402	12/03/2025

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
IA	SIGNIFICANT WEALTH PARTNERS LLC	293060	CARY, IL	07/12/2018 - 01/15/2026
IA	WEALTH BUILDER FUNDS LLC	328782	CARY, IL	01/10/2024 - 11/04/2025
IA	CAPITAL MANAGEMENT CONSULTANTS	19935	HAWTHORN WOODS, IL	10/27/2016 - 02/20/2024

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?

No



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 2

Firm Name: **STEPHEN SMITH FINANCIAL INC.**
Main Address: 1701 EAST WOODFIELD ROAD
SUITE 810
SCHAUMBURG, IL 60173
Firm ID#: 339402

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	12/03/2025

Branch Office Locations

STEPHEN SMITH FINANCIAL INC.
1701 EAST WOODFIELD ROAD
SUITE 810
SCHAUMBURG, IL 60173

Employment 2 of 2

Firm Name: **AE WEALTH MANAGEMENT, LLC**
Main Address: 2950 SW MCCLURE ROAD
SUITE B
TOPEKA, KS 66614
Firm ID#: 282580

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	11/05/2025

Branch Office Locations

AE WEALTH MANAGEMENT, LLC
1701 E Woodfield Rd
Ste 810
Schaumburg, IL 60173



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	10/27/2016
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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	07/12/2018 - 01/15/2026	SIGNIFICANT WEALTH PARTNERS LLC	CRD# 293060	CARY, IL
IA	01/10/2024 - 11/04/2025	WEALTH BUILDER FUNDS LLC	CRD# 328782	CARY, IL
IA	10/27/2016 - 02/20/2024	CAPITAL MANAGEMENT CONSULTANTS	CRD# 19935	HAWTHORN WOODS, IL

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
11/2025 - Present	AE Wealth Management, LLC	Investment Adviser Representative	Y	Topeka, KS, United States
11/2025 - Present	STEPHEN SMITH FINANCIAL INC.	PRESIDENT / CCO	Y	SCHAUMBURG, IL, United States
11/2025 - Present	Stephen Smith Insurance	Owner	Y	Arlington Heights, IL, United States
07/2018 - 01/2026	Significant Wealth Partners LLC	Investment Adviser Representative	Y	CARY, IL, United States
05/2018 - 01/2026	Significant Wealth Partners LLC	Owner	Y	Arlington Heights, IL, United States
01/2024 - 11/2025	Wealth Builder Funds, LLC	Owner	Y	Cary, IL, United States
01/2024 - 11/2025	Wealth Builder Funds, LLC	Investment Adviser Representative	Y	CARY, IL, United States
04/2014 - 12/2023	Atkins & Associates	President	Y	Cary, IL, United States
12/2007 - 12/2023	Atkins & Associates	Consultant	Y	Cary, IL, United States
09/2016 - 09/2022	Capital Management Consultants, Inc.	Advisory Representative	Y	Deerfield, IL, United States
12/2007 - 06/2017	Essence Capital Group	Commodity Broker	Y	Cary, IL, 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.

1. Author; Not Investment Related; Arlington Heights, IL; Author; Position: Owner; Start Date: 11/2022; Approx. 0 hours a month; Approx 0 hours during trading; Author.
2. Stephen Smith Insurance; Yes, Investment Related; 36 North Lincoln Lane, Arlington Heights IL 60004; Insurance Sales; POSITION Owner; Start Date 11/2025; Approx. 40 hours a month; Approx. 40 hours during trading; Insurance Sales and Services.



End of Report

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