



## IAPD Report

### Craig Chamberlin Dewey

CRD# 869928

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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

### Craig Chamberlin Dewey (CRD# 869928)

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 **08/14/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLTH ADVISORY SERVICES, LLC	CRD# 330537	06/28/2024

### 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	Williamsburg, VA	04/01/2019 - 07/13/2024
IA	KESTRA ADVISORY SERVICES, LLC	283330	WILLIAMSBURG, VA	05/05/2016 - 04/01/2019
B	KESTRA INVESTMENT SERVICES, LLC	42046	Williamsburg, VA	08/15/2014 - 04/01/2019

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
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 **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 Maryland	Investment Adviser Representative	Approved	06/28/2024
IA North Carolina	Investment Adviser Representative	Approved	06/28/2024
IA South Carolina	Investment Adviser Representative	Approved	06/28/2024
IA Virginia	Investment Adviser Representative	Approved	06/28/2024

#### Branch Office Locations

**WELLTH ADVISORY SERVICES, LLC**

Williamsburg, VA



## 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, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	12/17/2003

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/04/2000
 Registered Representative Examination (S1)	Series 1	08/06/1979

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/05/1992
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/25/1985

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Chartered Financial Consultant

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	04/01/2019 - 07/13/2024	GLOBAL RETIREMENT PARTNERS LLC	CRD# 172011	Williamsburg, VA
IA	05/05/2016 - 04/01/2019	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	WILLIAMSBURG, VA
B	08/15/2014 - 04/01/2019	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	Williamsburg, VA
IA	10/02/2015 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	Williamsburg, VA
IA	08/20/2014 - 10/02/2015	NFP RETIREMENT	CRD# 121254	ALISO VIEJO, CA
IA	08/15/2014 - 08/15/2014	NFP SECURITIES, INC.	CRD# 42046	Williamsburg, VA
B	01/15/2008 - 08/12/2014	FINANCIAL TELESIS INC	CRD# 31012	WILLIAMSBURG, VA
IA	01/15/2008 - 08/12/2014	FINANCIAL TELESIS, INC.	CRD# 31012	WILLIAMSBURG, VA
IA	06/19/2001 - 01/16/2008	CENTAURUS FINANCIAL, INC.	CRD# 30833	WILLIAMSBURG, VA
B	05/16/2001 - 01/16/2008	CENTAURUS FINANCIAL, INC.	CRD# 30833	WILLIAMSBURG, VA
B	10/20/1980 - 05/25/2001	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	08/14/1979 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

### 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
01/2016 - Present	STRATEGIC RETIRMENT PARTNERS	REGISTERED REP	Y	Shorewood, IL, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2019 - 06/2024	Global Retirement Partners, LLC	Investment Advisor Representative	Y	San Rafael, CA, United States
04/2016 - 04/2019	KESTRA FINANCIAL SERVICES, INC.	REGISTERED REP/ INVESTMENT ADVISOR	Y	AUSTIN, TX, United States
08/2014 - 04/2016	NFP ADVISOR SERVICES, LLC	REGISTERED REP	Y	AUSTIN, TX, 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.

Business Name: Strategic Retirement Partners, LLC Investment Related: Yes Address: 111 Bulifants Blvd Suite D Williamsburg VA 23185 Nature of Business: Consulting Position, Title or Relationship: Partner Start Date: 4/1/2015 Hours per month: 81% - 90% (129 - 144 hours) Hours per month during trading hours: 81% - 90% (113 - 126 hours) Duties: Selling, meeting, advice for retirement plan committees on their plans. Have quarterly meeting to go over investment due diligence. Teach Fiduciary Governance to the Committee. Provide independent Benchmarking of service providers to the Plan Sponsor. Provide Participant education on group and one-on-one meetings. Business Name: Given To Fly, LLC Investment Related: No Address: 25434 Prairie Lane Shorewood IL 60404 Nature of Business: Other Other/None of the Above None of the above Position, Title or Relationship: Wholly owned subsidiary of Strategic Retirement Advisors LLC of which I am a member Start Date: 1/17/2017 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Review and evaluate investment opportunities



## 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
Customer Dispute	1

### 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:	Firm
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS
Allegations:	CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A 1994 VARIABLE LIFE INSURANCE POLICY. CLIENT ALLEGES THAT HE HAS BEEN RECENTLY INFORMED THAT THE POLICY IS GOING TO RUN OUT OF MONEY AND THAT IN ORDER TO MAINTAIN THE DEATH BENEFIT, HIS PREMIUM WILL INCREASE SUBSTANSTIALLY. CLIENT FURTHER ALLEGES THAT THE AGENT DID NOT ADVISE HIM THAT THE PREMIUM COULD CHANGE OR THAT THE DEATH BENEFIT WOULD HAVE TO BE ADJUSTED. DAMAGES ARE UNSPECIFIED.
Product Type:	Insurance
Alleged Damages:	\$0.00

### Customer Complaint Information

Date Complaint Received: 09/27/2005

Complaint Pending? No

Status: Denied

Status Date: 10/26/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT.



**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** AXA ADVISORS  
**Allegations:** CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF A 1994 VARIABLE LIFE INSURANCE POLICY. CLAIMS THAT THE AGENT DID NOT ADVISE HIM THAT THE PREMIUM COULD CHANGE OR THAT THE DEATH BENEFIT WOULD HAVE TO BE ADJUSTED. DAMAGES ARE UNSPECIFIED.

**Product Type:** Insurance  
**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 09/27/2005

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 10/26/2005

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** [CUSTOMER] ALLEGATION IS FALSE. HE RECEIVED ALL PAPERWORK REGARDING THE POSSIBLE CONSEQUENCES OF NON-PERFORMING FUNDS & HOW IT COULD AFFECT HIS LIFE INSURANCE POLICY IN 1994. HE WAS ADVISED AT THAT TIME TO NOT FUND WITH THE MINIMUM PREMIUM OF APPRX. \$700, BUT TO FUND WITH \$1,100. HE SIGNED DOCUMENTS STATING THAT HE UNDERSTOOD THAT HIS POLICY COULD LAPSE IF THE SEPARATE ACCOUNTS DID NOT PERFORM AT 11% OVER THE LONG RUN.



## End of Report

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