

BrokerCheck Report

TIMOTHY KIRKPATRICK WHIPPLE

CRD# 2829688

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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.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.



TIMOTHY K. WHIPPLE
CRD# 2829688

Currently employed by and registered with the following Firm(s):

- IA DIVERSIFY WEALTH MANAGEMENT, LLC**
462 E 800 N
OREM, UT 84097
CRD# 329878
Registered with this firm since: 03/05/2024
- B DFPG INVESTMENTS, LLC**
462 E 800 N
OREM, UT 84097
CRD# 155576
Registered with this firm since: 10/11/2011

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 23 U.S. states and territories



This broker has passed:

- 2 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

- IA DIVERSIFY WEALTH MANAGEMENT LLC**
CRD# 145593
OREM, UT
01/2008 - 07/2024
- IA DIVERSIFY WEALTH MANAGEMENT, INC.**
CRD# 169032
SOUTH JORDAN, UT
10/2014 - 03/2016
- B TRIAD ADVISORS, INC.**
CRD# 25803
OREM, UT
06/2008 - 09/2011

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	1



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 23 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **DFPG INVESTMENTS, LLC**

Main Office Address: **9017 S RIVERSIDE DRIVE
SUITE 210
SANDY, UT 84070**

Firm CRD#: **155576**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	10/11/2011
B	FINRA	General Securities Representative	Approved	10/11/2011
B	FINRA	Invest. Co and Variable Contracts	Approved	10/11/2011
B	FINRA	Investment Co./Variable Contracts Prin	Approved	10/11/2011

	U.S. State/ Territory	Category	Status	Date
B	Alaska	Agent	Approved	03/25/2024
B	Arizona	Agent	Approved	01/03/2012
B	California	Agent	Approved	08/21/2013
B	Colorado	Agent	Approved	07/26/2016
B	Connecticut	Agent	Approved	01/15/2015
B	District of Columbia	Agent	Approved	11/29/2022
B	Florida	Agent	Approved	10/23/2019
B	Georgia	Agent	Approved	08/27/2020
B	Idaho	Agent	Approved	07/14/2016



Broker Qualifications

Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Indiana	Agent	Approved	03/08/2021
B	Michigan	Agent	Approved	09/14/2018
B	Missouri	Agent	Approved	07/26/2016
B	Nevada	Agent	Approved	01/29/2020
B	New York	Agent	Approved	04/02/2025
B	North Carolina	Agent	Approved	03/22/2021
B	Oregon	Agent	Approved	05/15/2025
B	South Carolina	Agent	Approved	04/16/2019
B	Texas	Agent	Approved	01/14/2020
B	Utah	Agent	Approved	10/11/2011
B	Virginia	Agent	Approved	04/14/2021
B	Washington	Agent	Approved	01/06/2015
B	Wyoming	Agent	Approved	07/09/2019

Branch Office Locations

DFPG INVESTMENTS, LLC

462 E 800 N
OREM, UT 84097

Employment 2 of 2

Firm Name: **DIVERSIFY WEALTH MANAGEMENT, LLC**
 Main Office Address: **9017 S RIVERSIDE DR SUITE 210
SANDY, UT 84070**
 Firm CRD#: **329878**

Broker Qualifications



Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
IA	Louisiana	Investment Adviser Representative	Approved	02/10/2025
IA	Texas	Investment Adviser Representative	Approved	02/07/2025
IA	Utah	Investment Adviser Representative	Approved	03/05/2024

Branch Office Locations

9017 S RIVERSIDE DR SUITE 210
SANDY, UT 84070

462 E 800 N
OREM, UT 84097



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	03/03/2005
B Investment Company Products/Variable Contracts Principal Examination	Series 26	05/30/1997

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	01/14/2002
B Investment Company Products/Variable Contracts Representative Examination	Series 6	02/05/1997

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	11/30/1999
B Uniform Securities Agent State Law Examination	Series 63	01/27/1997

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Broker Qualifications

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 and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 01/2008 - 07/2024	DIVERSIFY WEALTH MANAGEMENT LLC	145593	OREM, UT
IA 10/2014 - 03/2016	DIVERSIFY WEALTH MANAGEMENT, INC.	169032	SOUTH JORDAN, UT
B 06/2008 - 09/2011	TRIAD ADVISORS, INC.	25803	OREM, UT
B 03/2004 - 07/2008	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	OREM, UT
IA 03/2005 - 07/2008	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	OREM, UT
IA 04/2004 - 03/2005	CAMBRIDGE INVESTMENT RESERARCH, INC.	39543	OREM, UT
IA 03/2000 - 04/2004	ING FINANCIAL PARTNERS, INC	2882	OREM, UT
B 02/2000 - 04/2004	ING FINANCIAL PARTNERS, INC.	2882	WINDSOR, CT
B 02/1997 - 02/2000	WMA SECURITIES, INC.	32625	DULUTH, GA

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
10/2011 - Present	DFPG INVESTMENTS, INC.	REGISTERED REPRESENTATIVE	Y	SOUTH JORDAN, UT, United States
01/2008 - Present	FirstPurpose Wealth	IA REP	Y	OREM, UT, United States
02/2004 - Present	WHIPPLE PROPERTY MANAGEMENT, LLC	OWNER	N	OREM, UT, United States
02/2000 - Present	L J COOPER CAPITAL MANAGEMENT, LLC	PARTNER	Y	OREM, UT, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
03/1999 - Present	WHIPPLE FINANCIAL, INC.	TAX PREPARER/OWNER	N	OREM, UT, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

KTC Properties (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Holding company for real estate assets Position & Start Date: Owner, August 2013 Hours/month (during business hours): 1 (1) Duties: Passive investor KTB Ventures (Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Holding company for private investment opportunities Position & Start Date: Owner, 1/1/2020 Hours/month (during business hours): 1 (1) Duties: Make contributions for investments Independent Insurance Agent (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main Business: Insurance sales Position and Start Date: Insurance Agent, July 2000 Hours/month (during business hours): 1 (1) Duties: Term life insurance sales KTC Ventures LLC (Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Holding company for private investment opportunities Position & Start Date: Manager/Member; June 2014 Hours/month (during business hours): 1 (1) Duties: Invest in private equity and capital enterprises (sole investment) CREEK 23 CAPITAL, LLC (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Dental holding company Position & Start Date: Member, June 2017 Hours/month (during business hours): 1 (1) Duties: Admin work CREEK 34 CAPITAL, LLC (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Dental holding company Position & Start Date: Member, June 2017 Hours/month (during business hours): 1 (1) Duties: Admin work and board meetings Slab Pizza (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Restaurant Position & Start Date: Shareholder; 01/21/2019 Hours/month (during business hours): 1 (0) Duties: Investment only, not involved in management. Brixton Partners (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Real Estate Position & Start Date: CFO, January 2021 Hours/month (during business hours): 16 (16) Duties: Brixton Partners purchases warehouses and then subdivides them for sale as individual units. Assist with accounting and provide advice on the tax implications of real estate transactions. Brixton Partners (Not Investment Related) 462 E 800 N, Orem, UT 84097 Main business: Real Estate Position & Start Date: CFO, January 2021 Hours/month (during business hours): 16 (16) Duties: Brixton Partners purchases warehouses and then subdivides them for sale as individual units. Assist with accounting and provide advice on the tax implications of real estate transactions. A Child's Hope Foundation (Investment related, No) Position and Start Date: Board Member, January 2020 Main Business: Charitable Organization Duties: ACHF has a unique approach to "Lifting Orphans from Surviving to Thriving." Help connect donors to programs that are already working. Sit on the board Lifting Hands International (Investment related, No) Position and Start Date: Board Member, January 2020 Main Business: Charitable Organization Duties: Vote as a board member and support charitable activities LJ Cooper Tax Strategies (Investment related, No) Position & Start Date: Tax Preparer, July 2013 Duties: Prepare and file tax returns The Women and Children's Hope Foundation (Investment related, No) Position & Start Date: Board Member, June 2012 Duties: Attend quarterly board meetings (usually over phone) LJ Cooper Capital Management DBA LJ Cooper Wealth Advisors (Member, IAR), July 2000 Main Business: Tax planning, investment management, financial planning, retirement planning Hours/Month: 0 LJ Cooper Capital Management, LJ Cooper Wealth Advisors clear through Crump (Investment related, No) Main Business: Wealth Advisors, clear through Crump Duties: Sell term Life insurance as needed, Position & Start Date: Agent, July 2020. Raven 23 and Raven 34 (Investment Related: yes) Main Business: Implement and Maintain Accounting system Hours/Month: 5% Duties: Purchased and operating a group of medspas; www.spatrouve.com; Position and Start Date: Investor, January 2024.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WMA SECURITIES, INC.
Allegations:	CLIENT ALLEGES MISREPRESENTATION OF VARIABLE UNIVERSAL LIFE POLICY ISSUED ON 5/28/98.
Product Type:	Insurance
Alleged Damages:	\$6,600.00

Customer Complaint Information

Date Complaint Received:	05/08/2000
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	09/06/2000
Settlement Amount:	

Individual Contribution Amount:

Firm Statement	PRODUCT PROVIDER WESTERN RESERVE LIFE REFUNDED PREMIUMS PAID-\$6600.00.
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Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WMA SECURITIES
Allegations:	CLIENT ALLEGES MISREPRESENTATION OF VARIABLE UNIVERSAL LIFE POLICY ON 5/28/1998
Product Type:	Insurance
Alleged Damages:	\$6,600.00
Customer Complaint Information	
Date Complaint Received:	05/08/2000
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	09/06/2000
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	PRODUCT PROVIDER WESTERN RESERVE LIFE REFUNDED PREMIUMS PAID \$6600.

End of Report



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