

**BrokerCheck Report**  
**BENITA CREACY**  
CRD# 4376335

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 8



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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).



## BENITA CREACY

CRD# 4376335

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

**IA LPL FINANCIAL LLC**  
5251 DTC PARKWAY, STE 1045  
GREENWOOD VILLAGE, CO 80111  
CRD# 6413  
Registered with this firm since: 05/18/2020

**IA WESTERN WEALTH MANAGEMENT LLC**  
5251 DTC Parkway  
Suite 1045  
Greenwood Village, CO 80111  
CRD# 283545  
Registered with this firm since: 06/22/2016

**B LPL FINANCIAL LLC**  
5251 DTC PARKWAY, STE 1045  
GREENWOOD VILLAGE, CO 80111  
CRD# 6413  
Registered with this firm since: 04/22/2016

## 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
- 15 U.S. states and territories

**This broker has passed:**

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

### Registration History

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

- IA WESTERN WEALTH MANAGEMENT LLC**  
CRD# 167344  
GOLDEN, CO  
04/2016 - 06/2016
- IA CETERA ADVISOR NETWORKS LLC**  
CRD# 13572  
EL SEGUNDO, CA  
02/2011 - 04/2016
- B CETERA ADVISOR NETWORKS LLC**  
CRD# 13572  
GREENWOOD VILLAGE, CO  
02/2011 - 04/2016

### 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? **No**



## 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 15 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY  
FORT MILL, SC 29715**

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	04/22/2016

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	04/22/2016
B	Colorado	Agent	Approved	04/22/2016
IA	Colorado	Investment Adviser Representative	Approved	05/18/2020
B	Florida	Agent	Approved	04/22/2016
B	Georgia	Agent	Approved	04/22/2016
B	Kansas	Agent	Approved	04/22/2016
B	Michigan	Agent	Approved	08/06/2019
B	Missouri	Agent	Approved	04/22/2016
B	Montana	Agent	Approved	11/10/2020
B	New York	Agent	Approved	01/23/2024
B	Oklahoma	Agent	Approved	04/22/2016
B	Oregon	Agent	Approved	10/02/2020



## Broker Qualifications

### Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
<b>B</b>	Tennessee	Agent	Approved	04/22/2016
<b>B</b>	Texas	Agent	Approved	04/22/2016
<b>B</b>	Virginia	Agent	Approved	04/22/2016
<b>B</b>	Washington	Agent	Approved	04/22/2016

### Branch Office Locations

#### LPL FINANCIAL LLC

5251 DTC PARKWAY, STE 1045  
GREENWOOD VILLAGE, CO 80111

### Employment 2 of 2

Firm Name: **WESTERN WEALTH MANAGEMENT LLC**

Main Office Address: **14143 DENVER PKWY.,  
STE 450  
GOLDEN, CO 80401**

Firm CRD#: **283545**

	U.S. State/ Territory	Category	Status	Date
<b>IA</b>	Colorado	Investment Adviser Representative	Approved	06/22/2016

### Branch Office Locations

5251 DTC Parkway  
Suite 1045  
Greenwood Village, CO 80111



## 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 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	03/21/2002

### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	09/17/2003

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/](http://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	04/2016 - 06/2016	WESTERN WEALTH MANAGEMENT LLC	167344	Greenwood Village, CO
B	02/2011 - 04/2016	CETERA ADVISOR NETWORKS LLC	13572	GREENWOOD VILLAGE, CO
IA	02/2011 - 04/2016	CETERA ADVISOR NETWORKS LLC	13572	GREENWOOD VILLAGE, CO
B	11/2005 - 02/2011	QA3 FINANCIAL CORP.	14754	GREENWOOD VILLAGE, CO
IA	11/2005 - 02/2011	QA3 FINANCIAL LLC	104957	GREENWOOD VILLAGE, CO
B	01/2004 - 11/2005	INTERVEST INTERNATIONAL EQUITIES CORPORATION	20289	COLORADO SPRINGS, CO
IA	01/2004 - 11/2005	INTERVEST INTERNATIONAL, INC.	111516	ENGLEWOOD, CO
IA	01/2004 - 09/2004	RATTINER ASSET MANAGEMENT, INC.	116424	CENTENNIAL, CO
B	03/2002 - 01/2004	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ

### 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
06/2016 - Present	WESTERN WEALTH MANAGEMENT LLC	Investment Adviser Representative	Y	GREENWOOD VILLAGE, CO, United States
04/2016 - Present	LPL Financial, LLC	Registered Representative	Y	Greenwood Village, CO, United States
02/2009 - Present	COLLEGE FOR FINANCIAL PLANNING	ADJUNCT PROFESSOR	N	GREENWOOD VILLAGE, CO, United States
04/2004 - Present	DC & ASSOCIATES, INC ADVANCED FINANCIAL SOLUTIONS	PRESIDENT	Y	GREENWOOD VILLAGE, CO, United States



## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
04/2016 - 06/2016	WESTERN WEALTH MANAGEMENT LLC	Investment Adviser Representative	Y	Golden, CO, United States
01/2013 - 04/2016	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, 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.

(1) 04/22/2016: DC & Associates - DBA for LPL Business (entity for LPL business) - Investment Related - 7995 E Prentice Ave Ste 110 Greenwood Village CO 80111 - Start 2004 - 160 Hr/Mo; 8 Hour(s) During Securities Trading

(2) 04/22/2016: Creacy Financial Group - Business Entity For Tax/Investment Purposes Only - Investment Related - 7995 E Prentice Ave Ste 110 Greenwood Village CO 80111 - Start 01/2004 - 3 Hr/Mo; 1% Time Spent

(3) 04/22/2016: Benita Creacy - Non-Variable Insurance Trails Only - Investment Related - 7995 E Prentice Ave Ste 110 Greenwood Village, CO 80111 - Start 2004

(4) 04/22/2016: No Business Name - Notary - Investment Related - 7995 E Prentice Ave Ste 110 Greenwood Village CO 80111 - Start 2001 - 1 Hr/Mo; 1% Time Spent

(5) 04/22/2016: Planning for Education - Speaker/Seminar - Investment Related - 7995 E Prentice Ave Ste 110 Greenwood Village CO 80111 - Start 2005

(6) 04/29/2016: Western Wealth Management, LLC - Registered Investment Advisor Hybrid - Investment Related - 14143 Denver West Parkway suite 510 Golden, CO 80401 - Start 40 Hr/Mo; 8 Hour(s) During Securities Trading; 90% Time Spent

(7) 05/02/2016: Western Wealth Management, LLC - Registered Investment Advisor DBA - DBA: DC & Associates, Inc - Investment Related - At Reported Business Location(s) - Start 04/18/2016 - 80% Time Spent

(8) 06/20/2016: No Business Name - Non-Variable Insurance - Investment Related - 7995 E Prentice Ave Ste 110 Greenwood Village CO 80111 - Start 05/11/2016 - 1 Hr/Mo; 0 Hour(s) During Securities Trading

(9) 11/03/2016: Western Wealth Management, LLC - Registered Investment Advisor DBA - DBA: Advanced Divorce Solutions LLC - Investment Related - 7995 E Prentice Ave Ste 110 Greenwood Village CO 80111 - Start 11/03/2014 - 10 Hr/Mo; 10 Hour(s) During Securities Trading - I provide investment advisory services through Western Wealth Management, LLC, an independent investment advisor firm. I started this business activity in November 2016. I expect to spend approximately 10 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is

## Registration and Employment History



### Other Business Activities, continued

separate from and independent of LPL Financial.

(10) 2/7/2023 - Western Wealth Management, LLC - DBA: Advanced Financial Solutions - Investment Related - At Reported Business Location(s)  
- Registered Investment Advisor DBA - IAR - Start Date - 02/15/2016 - 30 Hours Per Month/20 Hours During Securities Trading - Time Spent 20%  
- I provide investment advisory services thru Western Wealth Management, LLC an independent investment advisor firm and its DBA Advanced Financial Solutions. I started this business activity in 2/2023. I expect to spend 30 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, nature of its business and its services at <http://www.adviserinfo.sec.gov/IAPD>. This firm is separate and independent of LPL Financial.

---

## End of Report



**This page is intentionally left blank.**