IAPD Report

JOSEPH WILLIAM MOYER

CRD# 1020245

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

JOSEPH WILLIAM MOYER (CRD# 1020245)

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 **02/03/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	08/23/2016
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	08/29/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	NFP ADVISOR SERVICES, LLC	42046	AUSTIN, TX	08/29/2016 - 09/22/2016
B	NATIONAL PLANNING CORPORATION	29604	COLUMBUS, OH	12/09/2013 - 08/26/2016
IA	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	COLUMBUS, OH	12/09/2013 - 08/26/2016

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	4
Judgment/Lien	5

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 **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 42046

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	08/23/2016
B	FINRA	Invest. Co and Variable Contracts	Approved	08/23/2016
B	California	Agent	Approved	08/23/2016
B	Colorado	Agent	Approved	08/21/2025
B	Florida	Agent	Approved	08/23/2016
B	Illinois	Agent	Approved	08/24/2016
B	New Jersey	Agent	Approved	08/23/2016
B	New York	Agent	Approved	08/23/2016
B	North Carolina	Agent	Approved	08/23/2016
B	Ohio	Agent	Approved	08/23/2016
B	Pennsylvania	Agent	Approved	08/23/2016
B	South Carolina	Agent	Approved	08/23/2016
B	Tennessee	Agent	Approved	01/18/2024

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	08/23/2016

Branch Office Locations

NFP ADVISOR SERVICES, LLC
469 Delegate Drive
Columbus, OH 43235

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 283330

	Regulator	Registration	Status	Date
IA	Ohio	Investment Adviser Representative	Approved	08/29/2016

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
1250 Capital of Texas Hwy. S.
Building 2, Suite 125
Austin, TX 78746

KESTRA ADVISORY SERVICES, LLC
WORTHINGTON, OH

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

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	Direct Participation Programs Representative Examination (S22)	Series 22	04/06/1987
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/03/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/02/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/23/1992

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	08/29/2016 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	AUSTIN, TX
B	12/09/2013 - 08/26/2016	NATIONAL PLANNING CORPORATION	CRD# 29604	COLUMBUS, OH
IA	12/09/2013 - 08/26/2016	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	COLUMBUS, OH
IA	03/02/2001 - 12/18/2013	LPL FINANCIAL LLC	CRD# 6413	COLUMBUS, OH
B	02/23/2001 - 12/18/2013	LPL FINANCIAL LLC	CRD# 6413	COLUMBUS, OH
IA	08/21/2006 - 12/22/2008	MOYER FINANCIAL ASSET MANAGEMENT GROUP	CRD# 121042	WORTHINGTON, OH
B	07/06/1998 - 02/22/2001	THE O.N. EQUITY SALES COMPANY	CRD# 2936	CINCINNATI, OH
B	08/28/1989 - 04/02/1998	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	09/08/1988 - 07/27/1989	PARSONS SECURITIES, INC.	CRD# 7559	
B	11/19/1984 - 09/09/1988	TRANSAMERICA FINANCIAL RESOURCES, INC.	CRD# 3600	
B	05/04/1982 - 05/04/1983	EQUICO SECURITIES, INC.	CRD# 6627	
B	05/04/1982 - 05/04/1983	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	

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
08/2016 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	COLUMBUS, OH, United States
08/2016 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	COLUMBUS, OH, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2013 - 08/2016	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	COLOMBUS, OH, 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: Joseph W. Moyer Investment Related: No Address: 469 Delegate Drive Columbus OH 43235 Nature of Business: Insurance   Position, Title or Relationship: Agent Start Date: 9/18/1980 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Solicit and service existing life insurance and annuity products. Business Name: Kestra Advisory Services Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC   Position, Title or Relationship: Investment Advisor Representative Start Date: 8/16/2016 Hours per month: 21% - 30% (33 - 48 hours) Hours per month during trading hours: 21% - 30% (29 - 42 hours) Duties: Offer Financial planning services for client, prepare a plan for their investments Business Name: Moyer Financial LTD
DBA Moyer Financial Group Investment Related: Yes Address: 469 Delegate Drive Columbus OH 43235 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Investment Advisory services through Kestra Advisory Services, LLC   Position, Title or Relationship: Secretary/Owner Start Date: 9/18/1980 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Registered Representative

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	4
Judgment/Lien	5

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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL Financial LLC
Allegations:	Customer alleges misrepresentation and unsuitability with respect to the purchase of a variable life insurance product.
Product Type:	Other: Variable Life Insurance; Insurance Product
Alleged Damages:	$189,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/29/2021
Complaint Pending?	No
Status:	Denied
Status Date:	07/16/2021
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Customer alleges misrepresentation and unsuitability with respect to the purchase of a variable life insurance product.
Product Type:	Other: Variable Life Insurance; Insurance Product
Alleged Damages:	$189,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/29/2021
Complaint Pending?	No
Status:	Denied
Status Date:	07/16/2021
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL Financial
Allegations:	Client alleges that the VUL product Moyer sold was unsuitable and misrepresented. Complaint received by PacLife.
Product Type:	Annuity-Variable
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Firm has made a good faith determination that the damages from the alledged conducted would exceed $5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	08/25/2020
Complaint Pending?	No

Status:	Closed/No Action
Status Date:	09/21/2020
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	CUSTOMER ALLEGES THAT PURCHASE OF MUTUAL FUND IN MAY 2007 WAS UNSUITABLE, RESULTING IN LOSSES.
Product Type:	Mutual Fund
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGES SPECIFIED BUT REASONABLY BELIEVED TO BE GREATER THAN $5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/29/2009
Complaint Pending?	No
Status:	Settled
Status Date:	09/15/2009
Settlement Amount:	$15,578.00
Individual Contribution Amount:	$5,000.00

Disclosure 4 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES, INC.
Allegations:	CUSTOMER WAS ADVISED TO PURCHASE A LIFE INSURANCE POLICY THAT SHE LATER FELT SHE DID NOT NEED. B SHARES MUTUAL FUNDS WERE SOLD INSTEAD OF A SHARES CREATING A REDEMPTION FEE WHERE EARNINGS WERE USED TO PAY PREMIUMS ON POLICY. ONE MILLION DOLLARS WAS INVESTED.
Product Type:	
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	11/01/1994
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$933,404.83
Individual Contribution Amount:	
Firm Statement	ALL FUNDS ($933,404.83) WERE RETURNED TO [CUSTOMER]AND ALL COMMISSIONS WERE RETURNED TO THE COMPANY FROM THE AGENT. NOT PROVIDED

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES, INC.
Allegations:	CUSTOMER ALLEGES SHE PURCHASED A MASS MUTUAL LIFE INSURANCE POLICY IN WHICH SHE DID NOT FEEL WAS WITHIN HER PRESENT. ANANCIAL STATUS AND IN WHICH SHE FEELS IS NOT THE PROPEL POLICY TO HAVE PURCHASED. CUSTOMER ALSO ALLEGES SHE WOULD HAVE BEEN FINANCIALLY BETTER OFF IF SHE HAD PURCHASED A SHARES INSTEAD OF B SHARES DUE TO REDEMPTIONS MADE TO PAY THE LIFE INSURANCE PREMIUM
Product Type:	Insurance
Other Product Type(s):	MUTUAL FUNDS
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	11/01/1994
Complaint Pending?	No
Status:	Settled
Status Date:	02/01/1995
Settlement Amount:	$65,000.00
Individual Contribution Amount:	$52,682.69
Broker Statement	ALL MONIES WERE RETURNED TO THE CLIENT BY THE COMPANIES. ALL COMMISSIONS (TOTALING $52,682.69) RECEIVED BY JOSEPH MOVER WERE RETURNED TO MASS MUTUAL LIFE INS. CO AND MML INVESTORS SERVICES INC. NOT PROVIDED

Judgment/Lien

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

Disclosure 1 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$76,606.66
Judgment/Lien Type:	Tax
Date Filed with Court:	08/26/2025
Date Individual Learned:	09/05/2025
Type of Court:	Federal Court
Name of Court:	Franklin Country Court
Location of Court:	Franklin, OH
Docket/Case #:	202508260092752
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$59,040.00
Judgment/Lien Type:	Tax
Date Filed with Court:	01/15/2021
Date Individual Learned:	01/22/2021
Type of Court:	Federal Court
Name of Court:	unknown
Location of Court:	Franklin, OH
Docket/Case #:	202010280168933
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$83,624.30
Judgment/Lien Type:	Tax
Date Filed with Court:	01/15/2021
Date Individual Learned:	01/22/2021
Type of Court:	Federal Court
Name of Court:	Unknown

Location of Court: Franklin, OH

Docket/Case #: 20210110006159

Judgment/Lien Outstanding? Yes

Disclosure 4 of 5

Reporting Source: Individual

Judgment/Lien Holder: IRS

Judgment/Lien Amount: $103,679.00

Judgment/Lien Type: Tax

Date Filed with Court: 08/08/2019

Date Individual Learned: 08/30/2019

Type of Court: County Court

Name of Court: Franklin County

Location of Court: Columbus, Ohio

Docket/Case #: 201908200105497

Judgment/Lien Outstanding? Yes

Disclosure 5 of 5

Reporting Source: Individual

Judgment/Lien Holder: IRS

Judgment/Lien Amount: $70,658.93

Judgment/Lien Type: Tax

Date Filed with Court: 09/13/2018

Date Individual Learned: 09/15/2018

Type of Court: Federal Court

Name of Court: unknown

Location of Court: Franklin County, Ohio

Docket/Case #: 201809140124421

Judgment/Lien Outstanding? Yes

End of Report

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