



IAPD Report

JOHN WINSTON MCGILCHRIST

CRD# 1029958

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

JOHN WINSTON MCGILCHRIST (CRD# 1029958)

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 **12/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	07/30/2013
IA	ALLSTATE FINANCIAL ADVISORS, LLC	CRD# 109524	07/30/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	PRINCOR FINANCIAL SERVICES CORPORATION	1137	ATLANTA, GA	01/04/2011 - 02/22/2013
B	PRINCOR FINANCIAL SERVICES CORPORATION	1137	ATLANTA, GA	06/16/2010 - 02/22/2013
B	ALLSTATE FINANCIAL SERVICES, LLC	18272	ATLANTA, GA	04/21/2006 - 06/23/2010

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
Judgment/Lien	11



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

Employment 1 of 2

Firm Name: **ALLSTATE FINANCIAL SERVICES, LLC**
Main Address: 151 N 8TH STREET, SUITE 450
LINCOLN, NE 68508-1380
Firm ID#: 18272

	Regulator	Registration	Status	Date
	FINRA	Direct Participation Programs	Approved	07/30/2013
	FINRA	General Securities Principal	Approved	07/30/2013
	FINRA	General Securities Representative	Approved	07/30/2013
	FINRA	Invest. Co and Variable Contracts	Approved	07/30/2013
	Alabama	Agent	Approved	06/11/2018
	California	Agent	Approved	07/30/2013
	Georgia	Agent	Approved	07/30/2013
	Kentucky	Agent	Approved	01/23/2024
	Mississippi	Agent	Approved	09/02/2014
	South Carolina	Agent	Approved	01/29/2015
	Tennessee	Agent	Approved	01/26/2024
	Texas	Agent	Approved	08/31/2025

Branch Office Locations



Qualifications

3417 CANTON RD BLDG 7
MARIETTA, GA 30066-0018

Employment 2 of 2

Firm Name: **ALLSTATE FINANCIAL ADVISORS, LLC**
Main Address: 151 N 8TH STREET, SUITE 450
LINCOLN, NE 68508
Firm ID#: 109524

	Regulator	Registration	Status	Date
IA	Georgia	Investment Adviser Representative	Approved	07/30/2013

Branch Office Locations

ALLSTATE FINANCIAL ADVISORS, LLC
3417 Canton Rd Bldg 7
Marietta, GA 30066-0018



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

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	10/04/2002

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	04/25/1987
	Direct Participation Programs Representative Examination (S22)	Series 22	08/09/1985
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/08/1982

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	12/31/2010
 	Uniform Combined State Law Examination (S66)	Series 66	01/07/2003

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	01/04/2011 - 02/22/2013	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	ATLANTA, GA
B	06/16/2010 - 02/22/2013	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	ATLANTA, GA
B	04/21/2006 - 06/23/2010	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	ATLANTA, GA
B	05/21/2010 - 05/25/2010	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	ATLANTA, GA
IA	03/23/2004 - 04/03/2006	RESOURCE HORIZONS GROUP, L.L.C.	CRD# 104368	MARIETTA, GA
B	02/27/2004 - 04/03/2006	RESOURCE HORIZONS GROUP LLC	CRD# 104368	MARIETTA, GA
B	12/12/2001 - 06/05/2003	CAPITAL BROKERAGE CORPORATION	CRD# 10465	GLEN ALLEN, VA
B	10/08/1998 - 08/15/2001	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	10/08/1998 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY
B	04/30/1996 - 09/04/1998	TRANSAMERICA FINANCIAL RESOURCES, INC.	CRD# 3600	LOS ANGELES, CA
B	05/12/1995 - 12/12/1995	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	01/26/1993 - 02/03/1995	MONY SECURITIES CORP.	CRD# 4386	NEW YORK, NY
B	02/01/1991 - 12/04/1992	ALLMERICA INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	03/16/1982 - 01/27/1990	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	09/26/1985 - 12/24/1986	IDS FINANCIAL SERVICES INC.	CRD# 6320	
B	03/07/1984 - 09/11/1985	CIGNA SECURITIES, INC.	CRD# 145	



Registration & Employment History

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
07/2013 - Present	Allstate Financial Advisors, LLC	Representative	Y	Lincoln, NE, United States
07/2013 - Present	Allstate Financial Services, LLC	Agent	Y	Lincoln, NE, United States
02/2013 - Present	Allstate Insurance Co	Agent	N	Northbrook, IL, 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.

EVERLAKE ASSURANCE COMPANY (FORMERLY ALLSTATE ASSURANCE COMPANY), EVERLAKE LIFE INSURANCE COMPANY, LINCOLN BENEFIT LIFE, WILTON RE (FORMERLY ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK) OF THE STANDARD (FORMERLY ALLSTATE BENEFITS/AMERICAN HERITAGE LIFE INSURANCE COMPANY).

POSITION: Agent NATURE: This is renewal/trail business from companies formerly owned by Allstate. INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4 START DATE: 12/09/2025

ADDRESS: 3417 Canton Road, Building #7, Marietta GA 30066, United States

DESCRIPTION: Allstate used to own/directly affiliated with the above companies...I've been asked by Allstate to complete an OBA for the trail/renewal commissions received from these listed companies.



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
Judgment/Lien	11

Judgment/Lien

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

Disclosure 1 of 11

Reporting Source:	Individual
Judgment/Lien Holder:	Georgia Department of Revenue
Judgment/Lien Amount:	\$18,300.57
Judgment/Lien Type:	Tax
Date Filed with Court:	05/17/2022
Date Individual Learned:	06/23/2022
Type of Court:	TAX
Name of Court:	Cobb County
Location of Court:	Marietta GA
Docket/Case #:	BK145PG6186
Judgment/Lien Outstanding?	Yes
Broker Statement	Significant drop in compensation over previous year.... will develop Payment/Pay-off schedule plan with state

Disclosure 2 of 11

Reporting Source:	Individual
Judgment/Lien Holder:	Georgia Department of Revenue
Judgment/Lien Amount:	\$18,296.69
Judgment/Lien Type:	Tax
Date Filed with Court:	05/17/2022
Date Individual Learned:	06/23/2022
Type of Court:	TAX
Name of Court:	Cobb County



Location of Court: Mariette GA
Docket/Case #: BK145PG6243
Judgment/Lien Outstanding? Yes
Broker Statement Significant drop in compensation over previous year.... will develop Payment/Pay-off Schedule plan with state

Disclosure 3 of 11

Reporting Source: Individual
Judgment/Lien Holder: State of Georgia
Judgment/Lien Amount: \$10,927.00
Judgment/Lien Type: Tax
Date Filed with Court: 01/01/2018
Date Individual Learned: 01/30/2019
Type of Court: tax
Name of Court: Cobb County, GA
Location of Court: Cobb County, GA
Docket/Case #: BK114PG3439
Judgment/Lien Outstanding? Yes

Disclosure 4 of 11

Reporting Source: Individual
Judgment/Lien Holder: State of Georgia
Judgment/Lien Amount: \$12,547.70
Judgment/Lien Type: Tax
Date Filed with Court: 01/01/2018
Date Individual Learned: 01/30/2019
Type of Court: tax
Name of Court: Cobb County, GA
Location of Court: Cobb County, GA
Docket/Case #: BK114PG2444
Judgment/Lien Outstanding? Yes

Disclosure 5 of 11

Reporting Source: Individual
Judgment/Lien Holder: State of Georgia
Judgment/Lien Amount: \$4,649.00
Judgment/Lien Type: Tax
Date Filed with Court: 02/22/2011



Date Individual Learned: 02/22/2011
Type of Court: tax
Name of Court: tax
Location of Court: Cobb County, GA
Docket/Case #: 21216
Judgment/Lien Outstanding? Yes

Disclosure 6 of 11

Reporting Source: Individual
Judgment/Lien Holder: State of Georgia
Judgment/Lien Amount: \$13,983.92
Judgment/Lien Type: Tax
Date Filed with Court: 02/22/2011
Date Individual Learned: 02/22/2011
Type of Court: tax
Name of Court: tax
Location of Court: Cobb County, GA
Docket/Case #: 21215
Judgment/Lien Outstanding? Yes

Disclosure 7 of 11

Reporting Source: Individual
Judgment/Lien Holder: State of Georgia
Judgment/Lien Amount: \$9,682.00
Judgment/Lien Type: Tax
Date Filed with Court: 08/20/2012
Date Individual Learned: 08/20/2012
Type of Court: tax
Name of Court: tax
Location of Court: Cobb County, GA
Docket/Case #: BK71PG5170
Judgment/Lien Outstanding? Yes

Disclosure 8 of 11

Reporting Source: Individual
Judgment/Lien Holder: INTERNAL REVENUE SERVICE
Judgment/Lien Amount: \$15,920.00



Judgment/Lien Type: Tax
Date Filed with Court: 10/20/2014
Date Individual Learned: 11/27/2014
Type of Court: SUPERIOR
Name of Court: COBB COUNTY SUPERIOR COURT
Location of Court: 32 WADDELL ST MARIETTA GA 30090-2900
Docket/Case #: [SSN]
Judgment/Lien Outstanding? Yes
Broker Statement I RECEIVED A VERY LARGE COMMISSION CHARGE BACK OF NEARLY \$14,000 WHICH PREVENTED ME FROM USING SUCH DOLLARS TO PAY MY FEDERAL TAXES IN APRIL OF 2014. THE IRS IS ADDING THIS AMOUNT TO MY EXISTING INSTALLMENT AGREEMENT WITH THEM, AND I ANTICIPATE THIS PARTICULAR LIEN WILL BE PAID OFF BY JUNE 2015.

Disclosure 9 of 11

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$8,146.64
Judgment/Lien Type: Tax
Date Filed with Court: 12/24/2012
Type of Court: NONE
Name of Court: NONE
Location of Court: NONE
Docket/Case #: NONE
Judgment/Lien Outstanding? Yes

Disclosure 10 of 11

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$19,110.70
Judgment/Lien Type: Tax
Date Filed with Court: 03/01/2012
Type of Court: NONE
Name of Court: NONE
Location of Court: NONE
Docket/Case #: NONE
Judgment/Lien Outstanding? Yes

Disclosure 11 of 11



Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$96,453.00
Judgment/Lien Type:	Tax
Date Filed with Court:	03/24/2010
Type of Court:	SUPERIOR COURT
Name of Court:	COBB COUNTY SUPERIOR COURT
Location of Court:	MARIETTA, GA
Docket/Case #:	BK47PG4549
Judgment/Lien Outstanding?	Yes
Broker Statement	I AM CURRENT WITH MY INSTALLMENT AGREEMENT WITH THE IRS AND PLAN TO PAY THESE LIENS OFF IN ABOUT 3 YEARS.



End of Report

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