IAPD Report

KRISTI ANN MANDT

CRD# 1095765

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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

KRISTI ANN MANDT (CRD# 1095765)

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 **04/19/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LAKESIDE ADVISORS INC	CRD# 104540	11/22/2005

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	KMS FINANCIAL SERVICES, INC	3866	SEATTLE, WA	05/29/2012 - 11/03/2020
B	KMS FINANCIAL SERVICES, INC.	3866	SEATTLE, WA	02/01/2005 - 11/03/2020
B	ROUND HILL SECURITIES, INC.	35223	ALAMO, CA	12/19/1994 - 02/02/2005

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	2

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LAKESIDE ADVISORS INC**

Main Address: 1115 EAST DENNY WAY
SEATTLE, WA 98122-2427

Firm ID#: 104540

	Regulator	Registration	Status	Date
IA	Washington	Investment Adviser Representative	Approved	11/22/2005

Branch Office Locations

LAKESIDE ADVISORS INC
1115 EAST DENNY WAY
SEATTLE, WA 98122-2427

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

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	Foreign Currency Options Examination (S15)	Series 15	06/07/1984
B	General Securities Representative Examination (S7)	Series 7	02/19/1983

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/25/1992
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/12/1983

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

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

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	05/29/2012 - 11/03/2020	KMS FINANCIAL SERVICES, INC	CRD# 3866	SEATTLE, WA
B	02/01/2005 - 11/03/2020	KMS FINANCIAL SERVICES, INC.	CRD# 3866	SEATTLE, WA
B	12/19/1994 - 02/02/2005	ROUND HILL SECURITIES, INC.	CRD# 35223	ALAMO, CA
B	11/19/1993 - 01/04/1995	SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	09/04/1990 - 11/16/1993	EVEREN SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO
B	05/14/1990 - 09/04/1990	BATEMAN EICHLER, HILL RICHARDS, INCORPORATED	CRD# 76	
B	03/01/1983 - 11/28/1989	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	

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
11/2005 - Present	LAKESIDE ADVISORS, INC.	ADVISER REPRESENTATIVE	Y	SEATTLE, WA, United States
01/1995 - Present	MILLIKIN MANDT ASSOCIATES, INC.	SHAREHOLDER AND PRESIDENT / SECRETARY	Y	SEATTLE, WA, United States
02/2005 - 11/2020	KMS FINANCIAL SERVICES, INC	REGISTERED REP	Y	SEATTLE, WA, 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.

1) LAKESIDE ADVISORS - INVESTMENT RELATED - SAME - INVESTMENT ADVICE - VP - 2005 - HOURS VARY - PROVIDE INVESTMENT ADVICE TO CLIENTS
2) MILLIKIN MANDT ASSOC - INVESTMENT RELATED - SAME - INVESTMENT ADVICE - OWNER - 200 HRS/MO - 10 HRS/MO DURING TRADING - PROVIDE INVESTMENT ADVICE AND FINANCIAL PLANNING

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3) VARIOUS INSURANCE - NON-INVESTMENT - SAME ADDRESS - INSURANCE - AGENT/CONTRACTOR - 1983 - LESS THAN 1 HR/MO - DURING TRADING - SPDA, TERM AND OTHER INSURANCE PRODUCT SALES

4)LENORE HANAUER FOUNDATION - NON-INVESTMENT RELATED - 1418 PALM AVE SW/SEATTLE WA 98116 - CHARITABLE DONATIONS - SECRETARY - 2007 - LESS THAN 1 HR/MO - NONE DURING TRADING - RECORD MEETING MINUTES IN RELATION TO DONATIONS MADE TO VARIOUS CHARITIES

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

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.

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

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	2

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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: THE ABOVE CLIENTS SUBMITTED CLAIM FORMS
TO THE CLAIMS RESOLUTION PROCESS RELATING TO LIMITED PARTNERSHIP PURCHASES DURING THE PERIOD ; 6/83 - 2/86 . THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASES NO DAMAGES WERE ALLEGED BUT
THE AMOUNTS OF ACTUAL LOSS (OUT OF POCKET) IS/ARE APPROX $21,051; $6,888.

Product Type:

Alleged Damages: $6,888.00

Customer Complaint Information

Date Complaint Received: 10/21/1993

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: $17,048.00

Individual Contribution Amount:

Firm Statement SETTLEMENTS WITH THE ABOVE CLIENTS HAS/HAVE BEEN

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

REACHED IN THE CLAIMS RESOLUT ON PROCESS. THE DOLLAR AMOUNT OF
THE SETTLEMENTS IS/ARE APPROX $27,214 $17,048
THIS MATTER RESULTED FROM THE UNPRECEDENTED,
UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000
INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM
JAN 1 1980 TO JAN 1 1991 THE ABOVE REFERENCED CLIENTS SUBMITTED
CLAIM FORMS IN RESPONSE TO THIS MAILING. THE CLAIM FORMS
WAS/WERE EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS
ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, NASD AND
THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT
AROSE OUT OF THIS UNIQUE PROCESS.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES, INC.
Allegations:	THE ABOVE CLIENTS SUBMITTED CLAIM FORMS TO THE CLAIMS RESOLUTION PROCESS RELATING TO LIMITED PARTNERSHIP PURCHASES DURING THE PERIOD OF 6/83 TO 2/86. THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASES NO DAMAGES WERE ALLEGED BUT THE AMOUNTS OF ACTUAL LOSS, OUT OF POCKET,IS/ARE APPROXIMTELY $21,051; $6,888.
Product Type:	Other
Alleged Damages:	$6,888.00

Customer Complaint Information

Date Complaint Received:	10/21/1993
Complaint Pending?	No
Status:	Settled
Status Date:	10/21/1993
Settlement Amount:	$17,048.00
Individual Contribution Amount:	$0.00
Broker Statement	SETTLEMENTS WITH THE ABOVE CLIENTS HAS/HAVE BEEN REACHED INTEH CLIMS RESOLUTION PROCESS. THE DOLLAR AMOUNT OF THE SETTLEMENS IS/ARE APPROXIMATELY $27,214 AND $17,048. THIS MATTER RESULTED FROM HE UNPRECEDENTED, UNSOLICITED MAILING OF CLIAM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JAN 1, 1980 TO JAN 1, 1991. THE ABOVE REFERENCED CLIENTS SUBMITTED CLAIM FORMS IN RESPONSE TO THIS MAILING. THE CLAIM FORMS WAS/WERE EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT AROSE OUT OF THIS UNIQUE PROCESS.

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INCORPORATED
Allegations:	THE ABOVE CLIENTS SUBMITTED CLAIM FORMS TO THE CLAIMS RESOLUTION PROCESS RELATING TO LIMITED PARTNERSHIP PURCHASES DURING THE PERIOD ; 6/83 - 2/86 . THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASES NO DAMAGES WERE ALLEGED BUT THE AMOUNTS OF ACTUAL LOSS (OUT OF POCKET) IS/ARE APPROX $21,051; $6,888.
Product Type:	
Alleged Damages:	$21,051.00

Customer Complaint Information

Date Complaint Received:	10/21/1993
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$27,214.00
Individual Contribution Amount:	
Firm Statement	SETTLEMENTS WITH THE ABOVE CLIENTS HAS/HAVE BEEN REACHED IN THE CLAIMS RESOLUT ON PROCESS. THE DOLLAR AMOUNT OF THE SETTLEMENTS IS/ARE APPROX $27,214 $17,048 THIS MATTER RESULTED FROM THE UNPRECEDENTED, UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JAN 1 1980 TO JAN 1 1991 THE ABOVE REFERENCED CLIENTS SUBMITTED CLAIM FORMS IN RESPONSE TO THIS MAILING. THE CLAIM FORMS WAS/WERE EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, NASD AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT AROSE OUT OF THIS UNIQUE PROCESS.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES, INC.
Allegations:	THE ABOVE CLIENTS SUBMITTED CLAIM FORMS TO THE CLAIMS RESOLUTION PROCESS RELATING TO LIMITED PARTNERSHIP PURCHASES DURING THE PERIOD OF 6/83 TO 2/86. THE ABOVE MENTIONED REGISTERED REP WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASES NO DAMAGES WERE ALLEGED BUT THE AMONT OF ACTUAL LOSS, OUT OF POCKET, IS/ARE APPROXIMATELY $21,051; $6,888.00

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

Product Type:	Other
Alleged Damages:	$21,051.00

Customer Complaint Information

Date Complaint Received:	10/21/1993
Complaint Pending?	No
Status:	Settled
Status Date:	10/21/1993
Settlement Amount:	$27,214.00
Individual Contribution Amount:	$0.00
Broker Statement	SETTLEMENTS WITH THE ABOVE CLIENTS HAS/HAVE BEEN REACHED IN THE CLAIMS RESOLUTION PROCESS. THE DOLLAR AMOUNT OF THE SETTLEMENTS IS/ARE APPROXIMATELY $27,214.; $17,048. THIS MATTER RESULTED FROM THE UNPRECENDENTED , UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSE FROM JAN 1 1980 TO JAN 1 1991. THE ABOVE REFERENCED CLIENTS SUBMITTED CLAIM FORMS IN RESPONSE TO THIS MAILING. THE CLAIM FORMS WAS/WERE EVALUATED BY PSI IN ACCORDANCEWITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, NASD AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT AROSE OUT OF THIS UNIQUE PROCESS.

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.

End of Report

This page is intentionally left blank.

©2026 FINRA. All rights reserved. Report about KRISTI ANN MANDT.