



IAPD Report

KATHLEEN CECELIA PEER

CRD# 1201001

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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

KATHLEEN CECELIA PEER (CRD# 1201001)

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 **10/29/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SAGE 360 ADVISORS LLC	CRD# 143680	02/25/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	ALBANY, NY	09/07/2007 - 12/31/2007
B	PRIVATE CONSULTING GROUP, INC.	45053	ALBANY, NY	03/12/2001 - 09/07/2007
B	CANYON RUN SECURITIES, INC.	36649	OKLAHOMA CITY, OK	03/12/1998 - 08/20/2001

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	3



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

Employment 1 of 1

Firm Name: **SAGE 360 ADVISORS LLC**
Main Address: STUYVESANT, NY
Firm ID#: 143680

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	09/01/2021
IA	Wyoming	Investment Adviser Representative	Approved	02/25/2020

Branch Office Locations

SAGE 360 ADVISORS LLC
STUYVESANT, NY



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, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	04/06/1984

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination (S7)	Series 7	10/15/1983

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	04/06/1984

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	09/07/2007 - 12/31/2007	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	ALBANY, NY
B	03/12/2001 - 09/07/2007	PRIVATE CONSULTING GROUP, INC.	CRD# 45053	ALBANY, NY
B	03/12/1998 - 08/20/2001	CANYON RUN SECURITIES, INC.	CRD# 36649	OKLAHOMA CITY, OK
B	07/10/2000 - 04/11/2001	NFP SECURITIES, INC.	CRD# 42046	AUSTIN, TX
B	09/29/1999 - 07/10/2000	PRIVATE CONSULTING GROUP, INC.	CRD# 45053	PORTLAND, OR
B	03/29/1995 - 01/08/1998	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
B	07/06/1992 - 03/15/1995	COMMONWEALTH EQUITY SERVICES, INC.	CRD# 8032	WALTHAM, MA
B	10/23/1989 - 07/06/1992	KAVANAUGH SECURITIES, INC.	CRD# 10606	DALLAS, TX
B	10/19/1983 - 11/04/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	

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
08/2011 - Present	Peer Law Firm.	Owner/Attorney	N	Stuyvesant, NY, United States
04/2007 - Present	SAGE360 ADVISORS, LLC	MANAGING DIRECTOR	Y	Stuyvesant, NY, 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.

COALBED METHANE SOLUTIONS LLC; INVESTOR; DEVELOP AND MANUFACTURES DOWN-HOLE SENSOR EQUIPMENT



Registration & Employment History



OTHER BUSINESS ACTIVITIES

FOR OIL AND GAS WELLS; 1304 DUFF DR #1, FORT COLLINS, CO 80524; 0 HRS DURING MKT HRS



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	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRIVATE CONSULTING GROUP, INC.
Allegations:	MISREPRESENTATION
Product Type:	Insurance
Alleged Damages:	\$500,000.00

Customer Complaint Information

Date Complaint Received:	01/30/2009
Complaint Pending?	No
Status:	Litigation
Status Date:	01/30/2009

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details:	CLAUDE YOUNG ET AL VS. MILLENNIUM MULTIPLE EMPLOYER WELFARE BENEFIT PLAN ET AL 95TH JUDICIAL DISTRICT COURT OF DALLAS COUNTY, TX CAUSE NO: DC0813325
Date Notice/Process Served:	01/30/2009
Litigation Pending?	Yes

**Disclosure 2 of 3**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRIVATE CONSULTING GROUP, INC.

Allegations: THE COMPLAINT INVOLVES PURPORTED LOSSES SUFFERED BY PLAINTIFFS ARISING FROM A GENERAL CCCOUNT (NON-VARIABLE) LIFE INSURANCE TRANSACTION. THE LIFE INSURANCE TRANSACTION WAS REPORTEDLY COMPLETED AS PART OF A SO-CALLED SECTION 412I PLAN RECOMMENDED TO PLAINTIFFS IN 2003.

Product Type: Insurance

Alleged Damages: \$1,300,000.00

Customer Complaint Information

Date Complaint Received: 11/24/2008

Complaint Pending? No

Status: Litigation

Status Date: 11/24/2008

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF DELAWARE, INDEX NO. 20081514. DOCUMENT NUMBER: 42955

Date Notice/Process Served: 11/24/2008

Litigation Pending? Yes

Disclosure 3 of 3

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint:

Allegations: ACCOUNT RELATED-BREACH OF CONTRACT; BREACH OF FIDUCIARY DUTY; MISREPRESENTATION; ACCOUNT RELATED-NEGLIGENCE

Product Type: Other

Other Product Type(s): LIMITED PARTNERSHIPS

Alleged Damages: \$250,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #93-03486](#)

Date Notice/Process Served: 09/07/1993

Arbitration Pending? No



Disposition: Award
Disposition Date: 08/14/1995
Disposition Detail: RESPONDENT IS JOINTLY AND SEVERALLY LIABLE AND SHALL PAY TO CLAIMANTS THE SUM OF \$101,000.

.....

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: INTEGRATED RESOURCES EQUITY CORP. AND KAVANAUGH SECURITIES, INC.
Allegations: THE [CUSTOMER] ARBITRATION CONCERNED CERTAIN LIMITED PARTNERSHIP INVESTMENTS THAT THE [CUSTOMERS] PURCHASED DURING THE PERIOD FROM 1986 THROUGH 1991. THESE LIMITED PARTNERSHIPS TOTALED APPROXIMATELY \$712,000.00. THE [CUSTOMER] STATEMENT OF CLAIM ALLEGED THAT I, AND MY FORMER BROKER DEALER KAVANAUGH SECURITIES, AND THEN PRESENT BROKER DEALER, COMMONWEALTH EQUITY SERVICES, INC. HAD ENGAGED IN A VARIETY OF BAD ACTS, INCLUDING BREACH OF CONTRACT, BREACH OF FIDUCIARY DUTY, COMMON LAW FRAUD, FAUDULENT MISREPRESENTATION, NEGLIGENCE MISREPRESENTATIONS, SECURITIES BROKERAGE MALPRACTICE, UNSUITABILITY ACUTAL AUTHORITY, APPARENT AUTHORITY, IMPLIED AUTHORITY AND RESPONDENT SUPERIOR. [CUSTOMERS] ALLEGD ACTUAL OUT-OF-POCKET DAMAGES IN THE AMOUNT OF \$500,000.00 AND SOUGHT ADDITIONAL COMPENSATORY DAMAGES (INCLUDING LOST OPPORTUNITY, EMOTIONAL HARM, LOST INTEREST, NASD FILLING, FORM AND ARBITRATORS' FEES AND THE COST OF THE PROCEEDING) IN THE AMOUNT OF \$250,000.00.

Product Type: Direct Investment(s) - DPP & LP Interest(s)

Alleged Damages: \$1,500,000.00

Customer Complaint Information

Date Complaint Received: 10/21/1993

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/04/1995

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 93-03486](#)

Date Notice/Process Served: 10/21/1993

Arbitration Pending? No



Disposition: Award to Customer

Disposition Date: 08/04/1995

Monetary Compensation Amount: \$101,000.00

Individual Contribution Amount:

Broker Statement

AFTER A 24-SESSION HEARING, THE ARBITRATION PANEL AWARDED THE [CUSTOMERS] AN AMOUNT OF \$101,000.00. THE ARBITRATION PANEL ENTERED THAT ORDER AGAINST ME. AT THE CONCLUSION OF WHAT AMOUNTED TO ALMOST TWO WEEKS OF HEARINGS, THE ARBITRATION PANEL DISMISSED SEVERAL CLAIMS LODGED BY THE [CUSTOMERS] AS TOTALLY WITHOUT MERIT. THOSE CLAIMS INCLUDED CHURNING, EXCESSIVE TRADING, INTENTIONAL INFLECTION OF EMOTIONAL HARM, CLAIMS FOR PUNITIVE DAMAGES AND ALL CLAIMS ALLEGING UNAUTHORIZED TRADING. FURTHER, DURING THE TIME THAT I WORKED WITH THE [CUSTOMERS], THE [CUSTOMERS] WERE AT ALL TIMES, INDIVIDUALS OF SUBSTANTIAL NET WORTH WHO WERE ACCREDITED INVESTORS. THESE WERE ALSO ADDITIONAL INVESTMENTS THAT WERE NOT COMPLAINED OF, INCLUDING TWO LIMITED PARTNERSHIPS, THREE MUTUAL FUNDS INVESTMENTS, THREE LIFE INSURANCE POLICIES AND TWO LONG-TERM CARE POLICIES.



End of Report

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