



IAPD Report

RICHARD DAVID ALLEN

CRD# 1292788

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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

RICHARD DAVID ALLEN (CRD# 1292788)

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 **12/07/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
	4 SEASONS ADVISORS	CRD# 163219	07/20/2012

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
	KALOS MANAGEMENT	133025	PRINCETON, WV	06/28/2011 - 12/01/2011
	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	PRINCETON, WV	11/14/2000 - 08/27/2009

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
Civil Event	1
Customer Dispute	1
Termination	1



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: **4 SEASONS ADVISORS**
Main Address: 1122 MERCER STREET
PRINCETON, WV 24740
Firm ID#: 163219

Regulator	Registration	Status	Date
IA West Virginia	Investment Adviser Representative	Approved	07/20/2012

Branch Office Locations

4 SEASONS ADVISORS
1122 MERCER STREET
PRINCETON, WV 24740



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/18/2000
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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
IA	06/28/2011 - 12/01/2011	KALOS MANAGEMENT	CRD# 133025	PRINCETON, WV
IA	11/14/2000 - 08/27/2009	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	PRINCETON, WV

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
03/1998 - Present	THE INSURANCE STORE INC	PRESIDENT	N	PRINCETON, WV, 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.

THE INSURANCE STORE~1122 MERCER ST, PRINCEON, WV 24740~OUTBROKERAGE INSURANCE SALES~N~PRES SALES~0201/1998~160 HRS/MO~160 TRADING HRS/MO|R AND D RENTAL~1122 MERCER ST, PRINCETON, WV 24740~RENTAL PROPERTY~N~PARTNER~03/01/2003~5 HRS/MO~5 TRADING HRS/MO|MOUNTIAN STATE AGENCY ALLIANCE~4301 MCCORKLE AVE, CHARLESTON, WV 25301~P AND C INSURANCE SALES~N~SALES~05/01/2001~40 HRS/MO~40 TRADING HRS/MO|R AND C WELLNESS~349 MAPLE ACRES RD, PRINCETON, WV 24740~SALE OF DIATARY SUPPLEMENTS~N~OWNER~12/15/2006~1 HRS/MO~1 TRADING HRS/MO|ALLIANZ LIFE IN CO OF NORTH AMERICA|AMERICAN ECONOMY INS CO|AMERICAN EQUITY INVEST LIFE INS CO 102211|AMERICAN GENERAL LIFE INS CO|AMERICAN NAT'L LIFE|AMERICAN STATES INS CO|AMERICAN ZURICH INS CO|AMERICAN FIRE AND CASUALTY COMPANY|ASSUR CO OF AM|AVIVA LIFE & ANNUITY CO|AXA EQUITABLE LIFE INSURANCE CO|CELINA MUTUAL INS CO|CHARTER OAK FIRE INS CO|DELOS INSURANCE COMOANY|DAIRYLAND INS CO|ENCOMPASS INDEMNITY CO|ENCOMPASS INS CO OF A>960



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
Civil Event	1
Customer Dispute	1
Termination	1

Civil Event

This disclosure event involves an injunction issued by a foreign or domestic court in connection with investment-related activity, a finding by a domestic or foreign court of a violation of any investment-related statute or regulation, or an action dismissed by a domestic or foreign court pursuant to a settlement agreement.

Disclosure 1 of 1

Reporting Source:	Individual
Initiated By:	THE CIRCUIT COURT OF WOOD COUNTY, WEST VIRGINIA
Relief Sought:	Other
Other Relief Sought:	PRINCIPAL RELIEF SOUGHT: DECLARATORY JUDGMENT THAT THE WEST VIRGINIA CODE SECTIONS 33-12A-1 TO 5 CONCERNING CERTAIN CONTRACTUAL RELATIONSHIPS BETWEEN INSURANCE COMPANIES AND AGENTS DO NOT APPLY TO PRUDENTIAL'S RELATIONSHIP TO REPRESENTATIVE; PRELIMINARY AND INJUNCTIVE RELIEF ENJOINING REPRESENTATIVE FROM SALES OF UNAUTHORIZED EQUITY INDEX ANNUITIES OR ANY OTHER UNAUTHORIZED INSURANCE PRODUCTS (INCLUDING ANNUITIES) ISSUED BY THIRD PARTY INSURERS AND UNAUTHORIZED REPLACEMENTS OF INSURANCE PRODUCTS ISSUED BY PRUDENTIAL OR PRUDENTIAL-APPROVED INSURANCE PRODUCTS ISSUED BY THIRD-PARTY INSURERS. OTHER RELIEF SOUGHT: ISSUANCE OF INJUNCTION REQUIRING REPRESENTATIVE TO PRODUCE DOCUMENTS RELATED TO THE SALE OF UNAUTHORIZED INSURANCE PRODUCTS (INCLUDING ANNUITIES).
Date Court Action Filed:	01/15/2009
Date Notice/Process Served:	01/24/2009
Product Type:	Insurance
Other Product Types:	ANNUITIES
Court Details:	FORMAL ACTION WAS BROUGHT IN THE CIRCUIT COURT OF WOOD COUNTY, WEST VIRGINIA - CIVIL ACTION NO. 09-C-17



Employing firm when activity occurred which led to the action:

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations:

SEE RESPONSE TO ITEM 2.

Current Status:

Pending

Broker Statement

THE RELATIONSHIP BETWEEN INSURANCE COMPANIES AND AGENTS APPLIES TO THE PURDENTIAL INSURANCE COMPANY OF AMERICA, INC. AND CERTAIN AGENTS. THIS IS NOT A CONSUMER INITIATED ACTION RELATING TO A SECURITY. NOTE: THE AGENT IS A REGISTERED REPRESENTATIVE OF PRUCO SECURITIES, LLC. A SUBSIDIARY OF PRUDENTIAL INSURANCE COMPANY OF AMERICA.



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 1

Reporting Source: Individual

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

Allegations: REGARDING THE 2004 VUL POLICY, THE CLIENT ALLEGED THE POLICY WAS UNSUITABLE. THIS MATTER IS BEING REPORTED BECAUSE THE COMPLAINT HAS ALLEGED NO DOLLAR AMOUNT AND THE FIRM HAS NOT MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE LESS THAN \$5,000.

Product Type: Insurance

Other Product Type(s): 1/19/2004 VARIABLE UNIVERSAL LIFE POLICY

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 04/18/2005

Complaint Pending? No

Status: Denied

Status Date: 05/16/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: PRUCO SECURITIES LLC

Termination Type: Voluntary Resignation

Termination Date: 08/01/2009

Allegations: REGISTERED REPRESENTATIVE/PRUDENTIAL AGENT REPLACED EXISTING PRUDENTIAL VARIABLE ANNUITY CONTRACTS WITH EQUITY INDEXED ANNUITIES, WHICH WERE NOT APPROVED FOR SALE BY THE FIRM, AND DID NOT SUBMIT INFORMATION CONTEMPORANEOUSLY TO THE FIRM ABOUT SUCH TRANSACTIONS FOR SUPERVISORY REVIEW

Product Type: Other: EQUITY INDEXED ANNUITIES

Reporting Source: Individual

Firm Name: PRUCO SECURITIES, LLC

Termination Type: Voluntary Resignation

Termination Date: 08/01/2009

Allegations: REGISTERED REPRESENTATIVE/PRUDENTIAL AGENT REPLACED EXISTING PRUDENTIAL VARIABLE ANNUITY CONTRACTS WITH EQUITY INDEXED ANNUITIES, WHICH WERE NOT APPROVED FOR SALE BY THE FIRM, AND DID NOT SUBMIT INFORMATION CONTEMPORANEOUSLY TO THE FIRM ABOUT SUCH TRANSACTIONS FOR SUPERVISORY REVIEW

Product Type: Other: EQUITY INDEXED ANNUITIES

Broker Statement I RETIRED FROM PRUDENTIAL AFTER 25 YEARS OF SERVICE AND I HAD REACHED AGE 55. PRUDENTIAL WAS CHANGING THEIR RETIREES HEALTH PLAN. PRUDENTIAL HAD BROUGHT A CIVIL ACTION AGAINST THEIR AGENTS IN THE STATE OF WV SO WHEN I RETIRED THEY LISTED ME AS TERMINATED OR VOLUNTARILY RESIGNED.

I HAD ALWAYS LISTED ALL OF MY OUTSIDE BUSINESS ACTIVITIES INCLUDING THE SALE OF EQUITY INDEXED ANNUITIES. PRUDENTIAL NEVER HAD ANY PROBLEM REPLACING A VARIABLE ANNUITY WITH AN EQUITY INDEXED ANNUITY. THEY HAD A FEW SELECT COMPANIES TO CHOOSE FROM BASED ON FACT FINDERS AND SUITABILITY I FELT THAT THEIR CHOICES WERE NOT ALWAYS THE MOST APPROPRIATE FOR THE CLIENTS.



End of Report

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