User Guidance

www.adviserinfo.sec.gov

IAPD Report

TOM HOWARD CATES

CRD# 1341624

Section Title | Page(s)

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

TOM HOWARD CATES (CRD# 1341624)

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 **02/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	03/04/2002
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	04/21/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **31** 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	INDIANAPOLIS, IN	03/05/2001 - 09/22/2016
B	PROEQUITIES, INC.	15708	BIRMINGHAM, AL	02/01/2001 - 03/06/2002
B	MML INVESTORS SERVICES, INC.	10409	SPRINGFIELD, MA	03/28/1985 - 02/08/2001

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	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 **31** 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	03/04/2002
B	FINRA	General Securities Representative	Approved	03/04/2002
B	Alabama	Agent	Approved	01/06/2022
B	Arizona	Agent	Approved	11/06/2017
B	Arkansas	Agent	Approved	03/04/2002
B	Colorado	Agent	Approved	10/08/2002
B	Connecticut	Agent	Approved	10/31/2023
B	Delaware	Agent	Approved	08/14/2006
B	Florida	Agent	Approved	03/04/2002
B	Georgia	Agent	Approved	05/23/2013
B	Idaho	Agent	Approved	02/06/2026
B	Illinois	Agent	Approved	03/04/2002
B	Indiana	Agent	Approved	03/04/2002

Qualifications

	Regulator	Registration	Status	Date
B	Kentucky	Agent	Approved	02/27/2003
B	Maryland	Agent	Approved	03/04/2002
B	Massachusetts	Agent	Approved	09/28/2020
B	Michigan	Agent	Approved	03/04/2002
B	Montana	Agent	Approved	06/21/2017
B	New Mexico	Agent	Approved	10/25/2010
B	New York	Agent	Approved	09/08/2022
B	North Carolina	Agent	Approved	08/18/2004
B	Ohio	Agent	Approved	03/04/2002
B	Oregon	Agent	Approved	04/10/2008
B	Pennsylvania	Agent	Approved	06/07/2002
B	South Carolina	Agent	Approved	03/04/2002
B	Tennessee	Agent	Approved	09/18/2023
B	Texas	Agent	Approved	03/04/2002
B	Utah	Agent	Approved	10/23/2025
B	Vermont	Agent	Approved	02/14/2023
B	Virginia	Agent	Approved	06/22/2005
B	Washington	Agent	Approved	03/17/2016
B	West Virginia	Agent	Approved	09/03/2014

Qualifications

	Regulator	Registration	Status	Date
B	Wisconsin	Agent	Approved	03/31/2017

Branch Office Locations

NFP ADVISOR SERVICES, LLC
9000 KEYSTONE CROSSING, STE 1050
INDIANAPOLIS, IN 46240

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	Indiana	Investment Adviser Representative	Approved	04/21/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	07/27/2023

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
9000 KEYSTONE CROSSING
STE 1050
INDIANAPOLIS, IN 46240

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

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	General Securities Representative Examination (S7)	Series 7	10/20/1997
B	Direct Participation Programs Representative Examination (S22)	Series 22	06/14/1988
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/27/1985

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/17/1985

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	03/05/2001 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	INDIANAPOLIS, IN
B	02/01/2001 - 03/06/2002	PROEQUITIES, INC.	CRD# 15708	BIRMINGHAM, AL
B	03/28/1985 - 02/08/2001	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA

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
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC	Investment Advisor	Y	INDIANAPOLIS, IN, United States
04/2016 - Present	KESTRA INVESTMENT SERVICES, INC.	REGISTERED REP	Y	INDIANAPOLIS, IN, United States
02/2001 - Present	CORNERSTONE FINANCIAL ADVISORS, INC.	REGISTERED REP	Y	INDIANAPOLIS, IN, 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: C Clips Corporation Investment Related: No Address: 6000 Summerbrook Ct. Carmel IN 46033 Nature of Business: Other Other/None of the Above This is a hair care service provider. Position, Title or Relationship: 25% owner, President Start Date: 8/1/1992 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: I personally spend approximately 4 hours per week review financial statements and discuss operations with the General Manager and administrator.

Business Name: Cornerstone Financial Advisors, Inc. Investment Related: Yes Address: 9000 Keystone Crossing Suite 110 Indianapolis IN 46240 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Insurance; Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Owner Start Date: 7/31/1984 Hours per month: 71% - 80% (113 - 128 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: I meet with clients and review the objectives listed in 3.50 on a periodic basis.

Business Name: Kestra Advisory Services, LLC 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: 4/4/2016 Hours per month: Up to 100% (0 to 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Investment advisory services

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Business Name: Trust for Richard Pfaller Investment Related: Yes Address: 6000 Summerbrook Ct. Carmel IN 46033 Nature of Business: Investment Advisory (RIA, IAR, Financial Planning, etc.); Other Other/None of the Above none Position, Title or Relationship: Other,Trustee and Investment Advisor Start Date: 1/1/2013 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: I hired the law office of Eagle & Fein to do the trust accounting. I provide the Trustee oversight, Distribute the quarterly checks to the beneficiary. I also manage the assets.

Business Name: Trust for Vickie L. Messick Investment Related: Yes Address: 6000 Summerbrook Ct. Carmel IN 46033 Nature of Business: Legal/Fiduciary Position, Title or Relationship: Other,Acting as trustee for my sister's trust, established by her grandfather, Carl L. Pfaller. Start Date: 1/1/2013 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Act as trustee and IAR.

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	1

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:	Firm
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES, INC.
Allegations:	COMPLAINANT ALLEGES THAT THE LIFE INSURANCE POLICY PURCHASED IN 1993 WOULD PAY FOR ITSELF AFTER 10 YEARS/FUNDS MISMANAGED AND NEGLECTED.
Product Type:	Insurance
Other Product Type(s):	VARIABLE LIFE
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	11/03/2004
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	11/03/2006
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES, INC.
Allegations:	COMPLAINTANT ALLEGES THAT THE LIFE INSURANCE POLICY PURCHASED IN 1993 WOULD PAY FOR ITSELF AFTER 10 YEARS/FUNDS MISMANAGED AND NEGLECTED.
Product Type:	Insurance
Other Product Type(s):	VARIABLE LIFE
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	11/03/2004
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	11/03/2006
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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