



IAPD Report

GARY DONALD KINDER

CRD# 1388207

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
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

GARY DONALD KINDER (CRD# 1388207)

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 **03/17/2020**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WEALTH ARCHITECTS, LLC	CRD# 289993	10/24/2017

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	GRADIENT WEALTH MANAGEMENT	127701	SUGAR LAND, TX	04/20/2015 - 08/07/2017
B	GRADIENT SECURITIES, LLC	127701	SUGAR LAND, TX	11/22/2013 - 08/07/2017
IA	GRADIENT ADVISORS, LLC	152665	WEST COLUMBIA, TX	12/02/2013 - 02/24/2015

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

Employment 1 of 1

Firm Name: **WEALTH ARCHITECTS, LLC**
Main Address: MISSOURI CITY, TX
Firm ID#: 289993

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	10/24/2017

Branch Office Locations

WEALTH ARCHITECTS, LLC
MISSOURI CITY, TX

WEALTH ARCHITECTS, LLC
MISSOURI CITY, TX



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	07/26/1995

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	08/07/2017
General Securities Representative Examination (S7)	Series 7	03/09/1993
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/13/1985
Direct Participation Programs Representative Examination (S22)	Series 22	08/16/1985

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	06/28/1996
Uniform Securities Agent State Law Examination (S63)	Series 63	09/13/1985

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

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>



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	04/20/2015 - 08/07/2017	GRADIENT WEALTH MANAGEMENT	CRD# 127701	SUGAR LAND, TX
B	11/22/2013 - 08/07/2017	GRADIENT SECURITIES, LLC	CRD# 127701	SUGAR LAND, TX
IA	12/02/2013 - 02/24/2015	GRADIENT ADVISORS, LLC	CRD# 152665	WEST COLUMBIA, TX
IA	05/23/2011 - 12/13/2013	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	WEST COLUMBIA, TX
B	05/23/2011 - 12/13/2013	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	WEST COLUMBIA, TX
IA	05/26/2010 - 05/17/2011	MML INVESTORS SERVICES, LLC	CRD# 10409	LAS VEGAS, NV
B	03/01/2010 - 05/17/2011	MML INVESTORS SERVICES, LLC	CRD# 10409	LAS VEGAS, NV
B	01/26/2009 - 03/03/2010	QA3 FINANCIAL CORP.	CRD# 14754	HOUSTON, TX
IA	01/20/2009 - 03/03/2010	QA3 FINANCIAL LLC	CRD# 104957	HOUSTON, TX
IA	03/16/2005 - 12/08/2008	ING FINANCIAL PARTNERS, INC	CRD# 2882	HOUSTON, TX
B	09/28/2004 - 12/08/2008	ING FINANCIAL PARTNERS, INC.	CRD# 2882	HOUSTON, TX
B	05/03/1999 - 09/28/2004	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
IA	05/03/1999 - 09/28/2004	PARK AVENUE SECURITIES LLC	CRD# 46173	HOUSTON, TX
B	12/16/1998 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	06/02/1993 - 01/06/1999	ASCEND FINANCIAL SERVICES, INC.	CRD# 15296	ST. PAUL, MN
B	07/25/1990 - 06/02/1993	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA



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 08/20/1985 - 04/09/1990	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY

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
09/2017 - Present	Wealth Architects, LLC	MANAGING MEMBER/INVESTMENT ADVISOR REPRESENTATIVE	Y	Sugar Land, TX, United States
09/2011 - Present	CPA ADVISORY NETWORK	OWNER	N	SUGAR LAND, TX, United States
01/1984 - Present	KINDER & ASSOCIATES, LLC DBA Wealth Architects Wealth Management	Partner/Insurance Agent	Y	SUGAR LAND, TX, United States
04/2015 - 08/2017	GRADIENT Wealth Management	Investment Advisor Representative	Y	ARDEN HILLS, MN, United States
11/2013 - 08/2017	GRADIENT SECURITIES	REGISTERED REPRESENTATIVE	Y	ARDEN HILLS, MN, 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)KINDER & ASSOCIATES LLC DBA: Wealth Architects Wealth Management; INVT REL; 4115 REGAL STONE LANE, SUGAR LAND, TX 77479; 10497 TOWN AND COUNTRY WAY, SUITE 700, HOUSTON, TX 77024; INSURANCE, ADVISORY, AND SECURITIES BUSINESS; OWNER; START 01/01/1984; 120 HRS/MO; 120 HRS/MO DURING TRADING.
- 2)CPA ADVISORY NETWORK, LLC; NOT INVT REL; 4115 REGAL STONE LANE, SUGAR LAND, TX 77479; 10497 TOWN AND COUNTRY WAY, SUITE 700, HOUSTON, TX 77024; OWNER; PROVIDING MARKETING SERVICES FOR CPA FIRMS WHO WANT TO GET LICENSED AND START A FINANCIAL SERVICES DIVISION; START 09/04/2011; 12 HRS/MO.



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:	Individual
Employing firm when activities occurred which led to the complaint:	PARK AVE SECURITIES
Allegations:	THE CLIENT WROTE TO THE TEXAS DEPT OF INSURANCE AND ALLEGED THAT SHE WAS NOT PROVIDED WITH FULL DISCLOSURE WITH RESPECT TO THE LIFE INSURANCE AND INVESTMENT ASPECTS OF HER PARK AVE VARIABLE LIFE INSURANCE CONTRACT. SHE DID NOT SPECIFY AND SPECIFIC DAMAGES. PAS DETERMINED THAT HER ALLEGED DAMAGES EXCEEDED \$5000.
Product Type:	Insurance
Other Product Type(s):	DISABILITY INSURANCE
Alleged Damages:	\$0.00

Customer Complaint Information

Date Complaint Received:	11/28/2000
Complaint Pending?	No
Status:	Denied
Status Date:	01/18/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER A THOROUGH REVIEW OF CUSTOMER'S ALLEGATIONS PARK AVE



SECURITIES LLC (PAS) DETERMINED THAT SHE RECEIVED COMPLETE AND ACCURATE DISCLOSURE OF THE CONTRACT THAT SHE PURCHASED PRIOR TO AGREEING TO ENTER INTO THE TRANSACTIONS. CUSTOMER'S CLAIM WAS DENIED AS THERE IS NO MERIT TO HER ALLEGATIONS.



End of Report

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