



IAPD Report

KENT EDWARD AMOS

CRD# 1420455

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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

KENT EDWARD AMOS (CRD# 1420455)

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 **09/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KOVACK SECURITIES INC.	CRD# 44848	10/03/2014
IA	KOVACK ADVISORS, INC.	CRD# 140808	01/05/2015

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **3** 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	VOYA FINANCIAL ADVISORS, INC.	2882	mobile, AL	08/13/2014 - 10/06/2014
B	INVESTMENT PROFESSIONALS, INC.	30184	SAN ANTONIO, TX	11/25/2013 - 08/27/2014
IA	KOVACK ADVISORS, INC.	140808	FT. LAUDERDALE, FL	09/11/2008 - 11/25/2013

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
Termination	2



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

Employment 1 of 2

Firm Name: **KOVACK ADVISORS, INC.**
Main Address: 6451 N. FEDERAL HWY
SUITE 1201
FT. LAUDERDALE, FL 33308
Firm ID#: 140808

Regulator	Registration	Status	Date
IA Alabama	Investment Adviser Representative	Approved	01/05/2015

Branch Office Locations

KOVACK ADVISORS, INC.
500 BOULEVARD PARK EAST
MOBILE, AL 36609

Employment 2 of 2

Firm Name: **KOVACK SECURITIES INC.**
Main Address: 6451 N. FEDERAL HWY.
SUITE 1201
FT. LAUDERDALE, FL 33308
Firm ID#: 44848

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	10/03/2014
B FINRA	Investment Co./Variable Contracts Prin	Approved	10/03/2014
B Nasdaq Stock Market	General Securities Representative	Approved	10/03/2014
B Alabama	Agent	Approved	10/08/2014
B Florida	Agent	Approved	12/18/2014
B Mississippi	Agent	Approved	10/08/2014



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

RK ADVISORS

500 Boulevard Park East
Mobile, AL 36609




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, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/12/1997

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/19/1985

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/29/2014
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/05/1985

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	08/13/2014 - 10/06/2014	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	mobile, AL
B	11/25/2013 - 08/27/2014	INVESTMENT PROFESSIONALS, INC.	CRD# 30184	SAN ANTONIO, TX
IA	09/11/2008 - 11/25/2013	KOVACK ADVISORS, INC.	CRD# 140808	FT. LAUDERDALE, FL
B	05/04/1999 - 11/25/2013	KOVACK SECURITIES INC.	CRD# 44848	MOBILE, AL
IA	01/10/1994 - 09/08/2008	BTS ASSET MANAGEMENT, INC.	CRD# 105215	MOBILE, AL
B	02/28/1991 - 05/20/1999	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	11/03/1992 - 01/20/1995	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	10/22/1985 - 03/06/1991	MUTUAL BENEFIT FINANCIAL SERVICE COMPANY	CRD# 4882	

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
01/2015 - Present	KOVACK ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	FORT LAUDERDALE, FL, United States
10/2014 - Present	KOVACK SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	FORT LAUDERDALE, FL, 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) FIXED INSURANCE - 500 BOULEVARD PARK EAST, MOBILE, AL 36609; SELLING FIXED INSURANCE; NON INVESTMENT RELATED; SALES; 5% OF TIME SPENT
- 2) CONDO RENTAL - 376 SANTA ROSA BLVD., FORT WALTON BEACH, FL; CONDO RENTAL; NON INVESTMENT RELATED



Registration & Employment History



OTHER BUSINESS ACTIVITIES

OWNER; RENT OUT THE UNIT; 3% OF TIME SPENT



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	2
Termination	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:	Individual
Employing firm when activities occurred which led to the complaint:	Kovack Securities, Inc.
Allegations:	Client's daughter alleges that a variable annuity that her mother purchased was unsuitable and resulted in high fees.
Product Type:	Annuity-Variable
Alleged Damages:	\$54,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/04/2019
Complaint Pending?	No
Status:	Denied
Status Date:	03/21/2019
Settlement Amount:	
Individual Contribution Amount:	



Broker Statement

Representative vehemently denies the allegations. Representative maintains that the annuity performed exceptionally well and was suitable. Further, Representative has not been rep of record on the policy for several years and did not receive the fees claimed by the client.

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: FAILURE TO MEET WITH CUSTOMER PRIOR TO WITNESSING THE CLIENT SIGNATURE. ACTUAL DAMAGES UNDETERMINED AT THIS TIME.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date: 08/05/1998

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: CV-98-2495

Date Notice/Process Served: 08/05/1998

Litigation Pending? Yes

Firm Statement NONE - PENDING

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CADARET GRANT & CO.

Allegations: AS BEST I UNDERSTAND FAILURE TO MEET WITH CUSTOMER PRIOR TO SIGNING APPLICATION ACTUAL DAMAGES, IF ANY, UNDETERMINED AT THIS TIME

Product Type: Annuity(ies) - Variable

Alleged Damages: \$200,000.00

Customer Complaint Information

Date Complaint Received: 08/05/1998

Complaint Pending? No



Status:	Litigation
Status Date:	03/29/2000
Settlement Amount:	\$2,800,000.00
Individual Contribution Amount:	\$0.00
Civil Litigation Information	
Court Details:	CV-98-2495, CIRCUIT COURT OF MOBILE COUNTY, ALABAMA
Date Notice/Process Served:	08/05/1998
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	03/29/2000
Monetary Compensation Amount:	\$2,800,000.00
Individual Contribution Amount:	\$0.00
Appeal Date:	03/29/2000
Broker Statement	SETTLED WITH CUSTOMER.



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 2

Reporting Source: Firm
Firm Name: VOYA FINANCIAL ADVISORS
Termination Type: Discharged
Termination Date: 10/01/2014
Allegations: REPRESENTATIVE ALTERED AND RE-USED COPIES OF CUSTOMER SIGNED BROKER/DEALER CHANGE FORMS THAT WERE PREVIOUSLY COMPLETED AND SIGNED WHILE EMPLOYED AT HIS FORMER BROKER/DEALER.
Product Type: No Product

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Reporting Source: Individual
Firm Name: VOYA FINANCIAL ADVISORS
Termination Type: Discharged
Termination Date: 10/01/2014
Allegations: REPRESENTATIVE ALTERED AND RE-USED COPIES OF CUSTOMER SIGNED BROKER DEALER CHANGE FORMS THAT WERE PREVIOUSLY COMPLETED AND SIGNED WHILE EMPLOYED AT HIS FORMER BROKER DEALER.
Product Type: No Product

Broker Statement I MOVED TO COMMUNITY BANK IN DECEMBER 2013; THEIR BD WAS INVESTMENT PROFESSIONALS, INC. (IPI). IN JUNE 2014, THE BANK TERMINATED ITS CLEARING AGREEMENT WITH IPI, AND IN AUGUST, BECAME AFFILIATED WITH ING/VOYA. MY CLIENTS HAD JUST COMPLETED CHANGE OF DEALER (COD)FORMS TO IPI WHEN I JOINED THE BANK. MY OSJ WITH ING/VOYA WAS IN NEW JERSEY, AND I RECEIVED LITTLE GUIDANCE. I CONTACTED EACH CLIENT, AND EXPLAINED THAT WE WOULD HAVE YET ANOTHER CHANGE. I WANTED TO MAKE IT AS EASY AS POSSIBLE FOR THEM, SINCE THE CLIENTS HAD ALREADY COMPLETED A NUMBER OF CODS. WITH EACH CLIENT'S VERBAL APPROVAL, I USED THE COD FORMS THAT THEY HAD RECENTLY COMPLETED, WITH ALTERATIONS TO REMOVE IPI'S NAME AND MY CONTACT INFORMATION WITH THEM. SINCE I HAD RECEIVED CLIENT APPROVAL, I DIDN'T KNOW THAT THIS WAS NOT COMPLIANT.

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: CADARET, GRANT & CO. INC.
Termination Type: Discharged
Termination Date: 05/05/1999
Allegations: N/A
I AM ONE OF SEVERAL DEFENDANTS IN A SUIT



WHICH IS STILL PENDING. AS BEST I CAN DETERMINE THE ALLEGATIONS AS THEY PERTAIN TO ME ARISE FROM NOT MEETING PERSONALLY WITH TWO CUSTOMERS PRIOR TO SUBMITTING APPLICATIONS FOR THEIR VARIABLE ANNUITIES. ALSO NAMED IN THE SUIT IS CADARET GRANT & CO., NATIONWIDE LIFE & FORMER BROKER MARCUS RIVERS

Product Type:

Annuity(ies) - Variable

Other Product Types:

Broker Statement

TERMINATION BY CADARET GRANT & CO
I FEEL THAT I WILL BE EXONERATED OF THESE ALLEGATIONS.



End of Report

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