



IAPD Report

KEVIN KENNETH CARTER

CRD# 1466159

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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

KEVIN KENNETH CARTER (CRD# 1466159)

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 **09/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MUTUAL SECURITIES, INC.	CRD# 13092	10/15/2019
IA	CARTER FINANCIAL GROUP, INC.	CRD# 301025	10/23/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	VOYA FINANCIAL ADVISORS, INC.	2882	BARRINGTON, IL	07/12/1998 - 10/15/2019
B	VOYA FINANCIAL ADVISORS, INC.	2882	BARRINGTON, IL	12/04/1995 - 10/15/2019
B	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA	03/21/1986 - 11/14/1995

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
Criminal	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 **20** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CARTER FINANCIAL GROUP, INC.**
Main Address: 222 SOUTH COOK STREET
BARRINGTON, IL 60010
Firm ID#: 301025

Regulator	Registration	Status	Date
IA Illinois	Investment Adviser Representative	Approved	10/23/2019
IA Texas	Investment Adviser Representative	Restricted Approval	09/18/2025

Branch Office Locations

CARTER FINANCIAL GROUP, INC.
222 SOUTH COOK STREET
BARRINGTON, IL 60010

Employment 2 of 2

Firm Name: **MUTUAL SECURITIES, INC.**
Main Address: 807-A CAMARILLO SPRINGS ROAD
CAMARILLO, CA 93012
Firm ID#: 13092

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	10/15/2019
B FINRA	General Securities Representative	Approved	10/15/2019
B Arizona	Agent	Approved	10/23/2019
B California	Agent	Approved	10/16/2019
B Colorado	Agent	Approved	10/23/2019



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	10/16/2019
B Georgia	Agent	Approved	10/16/2019
B Illinois	Agent	Approved	10/23/2019
B Indiana	Agent	Approved	10/24/2019
B Kansas	Agent	Approved	10/21/2019
B Maryland	Agent	Approved	10/16/2019
B Missouri	Agent	Approved	05/24/2023
B Nevada	Agent	Approved	04/13/2022
B New Hampshire	Agent	Approved	10/28/2019
B New Mexico	Agent	Approved	10/25/2019
B North Carolina	Agent	Approved	10/17/2019
B Ohio	Agent	Approved	10/16/2019
B Oregon	Agent	Approved	11/20/2019
B South Carolina	Agent	Approved	10/28/2019
B Texas	Agent	Approved	10/16/2019
B Washington	Agent	Approved	10/24/2019
B Wisconsin	Agent	Approved	10/16/2019

Branch Office Locations

MUTUAL SECURITIES, INC.
200 N. Northwest Highway



Qualifications

Barrington, IL 60010



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	08/31/1999

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	04/16/1988
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/20/1986

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	03/24/1997
Uniform Securities Agent State Law Examination (S63)	Series 63	01/30/1991

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	07/12/1998 - 10/15/2019	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	BARRINGTON, IL
B	12/04/1995 - 10/15/2019	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	BARRINGTON, IL
B	03/21/1986 - 11/14/1995	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	03/21/1986 - 11/14/1995	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, 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
10/2019 - Present	CARTER FINANCIAL GROUP, INC	PRESIDENT	Y	BARRINGTON, IL, United States
10/2019 - Present	MUTUAL SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	CAMARILLO, CA, United States
09/2014 - 10/2019	VOYA FINANCIAL ADVISORS	REG REP	Y	BARRINGTON, IL, 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. Carter Financial Group, Inc. Start Date: 10/14/2019, 200 N. Northwest Highway, Barrington, IL 60010, S Corp, RIA, President, Day to day operations of RIA working with clients for Financial Planning and Investments, Investment Related, 160 hours per month, 8 hours per day during trading hours.

2. Independent Insurance Agent, Start Date: 04/07/2008, 200 N. Northwest Highway, Barrington, IL 60010, Sole Proprietor, Insurance Sales, President, Selling and Service of Life Insurance, Health and Medicare Supplements, Not Investment Related, 5 hours per month, 1 hour per day during trading hours.

3. 220 S Cook, LLC., Start Date: 04/01/2012, 220 S Cook St, Barrington, IL 60010, LLC, Co Owner of Office Building, Partner, Service the needs of Rental Property, Not Investment Related, 1 hour per month, 0 hours per day during trading hours.

4. Mutual Securities
Broker Dealer
Registered Representative
Since 10/2019
Investment Related



Registration & Employment History



OTHER BUSINESS ACTIVITIES

5. Kalahiki 14, LLC., Start Date: 03/2022, 240 W. Lake St., Barrington, IL 60010, LLC, Home Rental, Manager, Day to day duties of running a rental home, Not Investment Related, 2 Hours per month, 0 Hours per day during trading hours.

6. 222 S Cook, LLC., Start Date: 07/03/2007, 222 S Cook St, Barrington, IL 60010, LLC, President, This is just an LLC for my building, Not Investment Related, 4 Hours per month, 15 minutes per day during trading hours.



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
Criminal	1
Customer Dispute	1
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	11TH JUDICIAL CIRCUIT, MCLEAN COUNTY COURTHOUSE, BLOOMINGTON, IL
Charge Date:	10/20/1980
Charge Details:	PLED GUILTY TO MISDEMEANOR RETAIL THEFT UNDER \$100
Felony?	No
Current Status:	Final
Status Date:	12/08/1980
Disposition Details:	MISDEMEANOR CONVICTION ON MY RECORD AND A \$250 FINE TERMINATION OF EMPLOYMENT FROM MONTGOMERY WARD
Broker Statement	I ATTEMPTED TO STEAL A VARIABLE SPEED DRILL FROM MY EMPLOYER THAT WAS WORTH \$100 ON OR ABOUT 8/80



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: WASHINGTON SQUARE SECURITIES INC.

Allegations: CLIENT ALLEGED THAT REGISTERED REPRESENTATIVE MISUNDERSTOOD A VARIABLE LIFE INSURANCE POLICY PROVISION WITH RESPECT TO WITHDRAWALS. ALLEGED DAMAGES ARE ESTIMATED TO EXCEED \$5000.00

Product Type: Insurance

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/22/2003

Complaint Pending? No

Status: Settled

Status Date: 02/20/2003

Settlement Amount: \$8,500.00

Individual Contribution Amount: \$0.00

Broker Statement RELIASTAR LIFE INSURANCE COMPANY SETTLED CLAIM WITH THE CLIENT WITHOUT ADMITTING ANY LIABILITY OR WRONGDOING.



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:	Individual
Firm Name:	MONTGOMERY WARDS
Termination Type:	Discharged
Termination Date:	10/20/1980
Allegations:	RETAIL THEFT OF VARIABLE SPEED DRILL
Product Type:	Other
Other Product Types:	RETAIL MERCHANDISE
Broker Statement	MONTGOMERY WARD TERMINATED MY EMPLOYMENT FOR MISDEMEANOR CONVICTION OF RETAIL THEFT.



End of Report

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