



## IAPD Report

# ARNOLD THEODORE ABEL JR

CRD# 1582180

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

**i** 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

### **ARNOLD THEODORE ABEL JR (CRD# 1582180)**

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 **02/27/2026**.

### **CURRENT EMPLOYERS**

	Firm	CRD#	Registered Since
<b>B</b>	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	06/09/1987
<b>IA</b>	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	02/12/2004

### **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
------	------	----------	--------------------

No information reported.

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
Financial	12



## 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 1

Firm Name: **THRIVENT INVESTMENT MANAGEMENT INC.**  
Main Address: 600 PORTLAND AVENUE SOUTH  
MINNEAPOLIS, MN 55415  
Firm ID#: 18387

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	06/09/1987
<b>B</b>	FINRA	General Securities Representative	Approved	04/24/2001
<b>B</b>	Alaska	Agent	Approved	06/08/2015
<b>B</b>	Arizona	Agent	Approved	03/14/2005
<b>B</b>	Colorado	Agent	Approved	02/28/2012
<b>B</b>	Delaware	Agent	Approved	05/22/2000
<b>B</b>	Florida	Agent	Approved	01/04/2002
<b>B</b>	Georgia	Agent	Approved	05/13/2022
<b>B</b>	Kansas	Agent	Approved	02/21/2018
<b>B</b>	Maryland	Agent	Approved	07/14/1987
<b>IA</b>	Maryland	Investment Adviser Representative	Approved	02/12/2004
<b>B</b>	Massachusetts	Agent	Approved	08/14/2014
<b>B</b>	Nevada	Agent	Approved	05/15/2015



### Qualifications

Regulator	Registration	Status	Date
B New Hampshire	Agent	Approved	06/27/2005
B New York	Agent	Approved	07/18/2006
B North Carolina	Agent	Approved	02/12/2002
B Pennsylvania	Agent	Approved	01/07/1998
B South Carolina	Agent	Approved	01/31/2006
B Tennessee	Agent	Approved	08/25/2021
IA Tennessee	Investment Adviser Representative	Approved	07/18/2024
B Texas	Agent	Approved	04/18/2007
IA Texas	Investment Adviser Representative	Restricted Approval	05/01/2007
B Virginia	Agent	Approved	01/04/2002
B West Virginia	Agent	Approved	02/12/2002
B Wisconsin	Agent	Approved	08/04/2023

### Branch Office Locations

**THRIVENT INVESTMENT MANAGEMENT INC.**  
Piney Flats, TN

**THRIVENT INVESTMENT MANAGEMENT INC.**  
11100 Barnsley Way  
Marriottsville, MD 21104




## 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	11/17/2003

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	04/23/2001
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/30/1986

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	08/12/2002
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/06/1998

### 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:



No information reported.

### 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
07/2002 - Present	THRIVENT FINANCIAL FOR LUTHERANS	FINANCIAL ASSOCIATE	Y	APPLETON, WI, United States
07/2002 - Present	THRIVENT INVESTMENT MANAGEMENT INC	REGISTERED REPRESENTATIVE	Y	Piney Flats, TN, 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.

#### ORPHAN GRAIN TRAIN MD

POSITION: Board Member NATURE: Collect and distribute items for the poor - both National and international INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 04/22/2016 ADDRESS: 31 Rowe Blvd, Annapolis MD 21401 DESCRIPTION: Help to develop policy for organization

#### LUTHERAN MISSION SOCEITY

POSITION: Board Member NATURE: TheLutheran Mission Soceity is a social ministry for the people in the central Maryland area. There are area thrift stores, counseling, and ministry available. The organization is privately funded and does not accept government funds whiich would dictate how benefits are distributed. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 05/01/2016 ADDRESS: 601 Hammonds Lane, Baltimore MD 21225, United States DESCRIPTION: Expected to attend 7 meetings per year. Postion will involve developing budget and general policy for the Lutheran Mission Society.

#### BLUE CROSS/BLUE SHIELD

POSITION: Agent NATURE: major medical and medigap policies .... just servicing exsisting client Base of 10-15 clients. Pick up the medigap people when Thrivent was not able to sell in Maryland. Service is very limited needing less than 1 hour per month. INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 08/01/2003 ADDRESS: 6 North Park Dr, Suite 310, Hunt Valley MD 21030, United States DESCRIPTION: Maintaining records an d current clients. no new sales anticipated

#### CMT CONSULTING

POSITION: Owner NATURE: CMT Consulting is a sole proprietorship. It was formed to provide accounting and payroll services for "Contractor" Arnold T Abel Jr. It is also needed to fulfill the obligations of the "Contractor" in his financial associate II role. CMT Consulting currently has 2 employees - Arnold T Abel Jr and Alaine L Abel. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 02/01/2026



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

ADDRESS: 2123 Whippoorwill Trl, Piney Flats TN 37686, United States

DESCRIPTION: I coordinate sales operations, oversight, planning, and payroll.



## 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
Financial	12

### Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

#### Disclosure 1 of 12

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 08/20/2020

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 08/20/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** CitiBank

**Original Amount Owed:** \$6,398.00

**Terms Reached with Creditor:** single payment of \$3,199.

**Amount Paid:** \$3,199.00

**SIPA (Securities Investor Protection Act)Trustee:**

**Currently Open?** No

**Date Direct Payment Initiated/Filed or Trustee Appointed:** 08/20/2020



**Disclosure 2 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 04/23/2020  
**Organization Investment-Related?** No  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 04/23/2020  
**If a compromise with creditor, provide:**  
**Name of Creditor:** Resurget/Synchrony Bank/LVNV Funding  
**Original Amount Owed:** \$10,867.18  
**Terms Reached with Creditor:** 2,714 x 2 = \$5434 paid  
**Amount Paid:**  
**SIPA (Securities Investor Protection Act)Trustee:**  
**Currently Open?** No  
**Date Direct Payment Initiated/Filed or Trustee Appointed:**

**Disclosure 3 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 03/05/2020  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 03/05/2020  
**If a compromise with creditor, provide:**  
**Name of Creditor:** Synchrony Bank  
**Original Amount Owed:** \$2,060.02  
**Terms Reached with Creditor:** Single Payment \$1545.00



#### Disclosure 4 of 12

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 03/02/2020  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 03/02/2020  
**If a compromise with creditor, provide:**  
**Name of Creditor:** Wells Fargo  
**Original Amount Owed:** \$2,369.91  
**Terms Reached with Creditor:** Single Payment of \$1,770.70

#### Disclosure 5 of 12

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 03/04/2020  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 03/09/2020  
**If a compromise with creditor, provide:**  
**Name of Creditor:** Amerfirst Home Improvement Finance LLC  
**Original Amount Owed:** \$21,233.00  
**Terms Reached with Creditor:** Single Payment \$12,000

#### Disclosure 6 of 12

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 06/28/2019  
**Organization Investment-Related?** No  
**Action Pending?** No



**Disposition:** Paid off

**Disposition Date:** 08/05/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** Prosper

**Original Amount Owed:** \$9,476.07

**Terms Reached with Creditor:** Beginning 6/28/19 \$200 per month for 30 months, Final Payment of \$3,200 made 8/5/2020

**Amount Paid:** \$200.00

**SIPA (Securities Investor Protection Act)Trustee:** Prosper

**Currently Open?** No

**Date Direct Payment Initiated/Filed or Trustee Appointed:** 06/28/2019

**Broker Statement** Lower than expected business revenue led to financial hardship.

**Disclosure 7 of 12**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 05/10/2019

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** paid

**Disposition Date:** 08/04/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** Prosper

**Original Amount Owed:** \$25,981.01

**Terms Reached with Creditor:** Payment Plan initial payment of \$420 followed by 35 monthly payments of \$388, final payment of \$7,760 made 8/4/2020

**Amount Paid:**

**SIPA (Securities Investor Protection Act)Trustee:** Prosper

**Currently Open?** No

**Date Direct Payment Initiated/Filed or Trustee Appointed:** 05/10/2019

**Broker Statement** Health decline. commission. changes and increase business cost all contributed to



the initial need to compromise.

**Disclosure 8 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 09/28/2018  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 09/28/2018  
**If a compromise with creditor, provide:**  
**Name of Creditor:** Citibank  
**Original Amount Owed:** \$4,694.04  
**Terms Reached with Creditor:** \$195.75 per month until August 28,2019  
**Amount Paid:** \$195.75  
**SIPA (Securities Investor Protection Act)Trustee:**  
**Currently Open?** No  
**Date Direct Payment Initiated/Filed or Trustee Appointed:** 09/28/2018

**Disclosure 9 of 12**

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 04/21/2017  
**Organization Investment-Related?**  
**Action Pending?** No  
**Disposition:** Direct Payment Procedure  
**Disposition Date:** 11/28/2017  
**If a compromise with creditor, provide:**  
**Name of Creditor:** Barclays Bank Delaware  
**Original Amount Owed:** \$4,889.33  
**Terms Reached with Creditor:** Settlement \$2103 1 payment of \$703 followed by monthly payments of \$200 from



6/28/2017 to 11/28/2017

**Amount Paid:** \$2,103.00

**SIPA (Securities Investor Protection Act)Trustee:**

**Currently Open?** No

**Date Direct Payment Initiated/Filed or Trustee Appointed:** 04/28/2017

**Disclosure 10 of 12**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 08/11/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Direct Payment Procedure

**Disposition Date:** 08/11/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** Discover

**Original Amount Owed:** \$6,804.48

**Terms Reached with Creditor:** \$3403 settlement amount - 13 monthly payments at \$20, 13 monthly payments at \$100, 12 monthly payments at \$140 Notified final payment of \$723 made on June 5, 2020

**Amount Paid:** \$3,403.00

**SIPA (Securities Investor Protection Act)Trustee:**

**Currently Open?** No

**Date Direct Payment Initiated/Filed or Trustee Appointed:** 08/28/2017

**Broker Statement** Debt has been satisfied June 5 with final payment of \$723.

**Disclosure 11 of 12**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 07/31/2017

**Organization Investment-Related?**



**Action Pending?** No

**Disposition:** Satisfied/Released

**Disposition Date:** 07/17/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** Capital One Bank

**Original Amount Owed:** \$23,194.52

**Terms Reached with Creditor:** settle for 17,395 - 4 months at 200, followed by 9 months at \$405 and 22 months at 562 followed with final payment of 586.

**Amount Paid:** \$17,395.00

**SIPA (Securities Investor Protection Act)Trustee:**

**Currently Open?** No

**Date Direct Payment Initiated/Filed or Trustee Appointed:** 08/25/2017

**Disclosure 12 of 12**

**Reporting Source:** Individual

**Action Type:** Compromise

**Action Date:** 07/31/2017

**Organization Investment-Related?**

**Action Pending?** No

**Disposition:** Direct Payment Procedure

**Disposition Date:** 08/25/2017

**If a compromise with creditor, provide:**

**Name of Creditor:** Capital One Bank

**Original Amount Owed:** \$2,496.68

**Terms Reached with Creditor:** \$1,600 pay \$320 per month starting 8/27/2017 until paid (12/2017)

**Amount Paid:** \$1,600.00

**SIPA (Securities Investor Protection Act)Trustee:**

**Currently Open?** No

**Date Direct Payment Initiated/Filed or Trustee Appointed:** 08/25/2017



## End of Report

This page is intentionally left blank.