



IAPD Report

KENNETH SLOAN GUNTER JR.

CRD# 1602949

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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

KENNETH SLOAN GUNTER JR. (CRD# 1602949)

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 **06/11/2019**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	HIGHCREST CAPITAL, LLC	CRD# 291007	06/11/2019

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	IMS FINANCIAL ADVISORS, INC.	130914	FREDERICKSBURG, TX	07/08/2014 - 02/05/2015
B	IMS SECURITIES, INC.	35567	HOUSTON, TX	04/17/2014 - 02/05/2015
B	GIRARD SECURITIES, INC.	18697	FREDERICKSBURG, TX	01/18/2012 - 04/18/2012

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

Employment 1 of 1

Firm Name: **HIGHCREST CAPITAL, LLC**
Main Address: 208 S. LLANO ST.
FREDRICKSBURG, TX 78624
Firm ID#: 291007

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	06/11/2019

Branch Office Locations

HIGHCREST CAPITAL, LLC
208 S. LLANO ST.
FREDRICKSBURG, TX 78624



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

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

B Securities Industry Essentials Examination (SIE)	SIE	02/05/2015
---	-----	------------

B General Securities Representative Examination (S7)	Series 7	08/24/1990
---	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/07/2018
--	-----------	------------

B Uniform Securities Agent State Law Examination (S63)	Series 63	09/28/1990
---	-----------	------------

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
IA	07/08/2014 - 02/05/2015	IMS FINANCIAL ADVISORS, INC.	CRD# 130914	FREDERICKSBURG, TX
B	04/17/2014 - 02/05/2015	IMS SECURITIES, INC.	CRD# 35567	HOUSTON, TX
B	01/18/2012 - 04/18/2012	GIRARD SECURITIES, INC.	CRD# 18697	FREDERICKSBURG, TX
B	07/24/2006 - 12/13/2010	AXA DISTRIBUTORS, LLC	CRD# 25900	CHARLOTTE, NC
B	07/01/2005 - 07/25/2006	TRANSAMERICA CAPITAL, INC.	CRD# 8217	DENVER, CO
B	01/11/2005 - 07/01/2005	CITISTREET EQUITIES LLC	CRD# 7447	SOMERSET, NJ
IA	01/11/2005 - 07/01/2005	CITISTREET FINANCIAL SERVICES LLC	CRD# 107311	IRVING, TX
B	10/28/2002 - 01/13/2005	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	RADNOR, PA
IA	10/28/2002 - 01/13/2005	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	FREDERICKSBURG, TX
B	04/03/2002 - 09/18/2002	METLIFE INVESTORS DISTRIBUTION COMPANY	CRD# 6695	NEWPORT BEACH, CA
B	09/10/1998 - 03/15/2002	AMERICAN SKANDIA MARKETING, INC.	CRD# 21570	SHELTON, CT
B	10/01/1996 - 02/25/1997	LINK INVESTMENT SERVICES, INC.	CRD# 33367	
B	10/15/1990 - 10/09/1996	PRINCIPAL FINANCIAL SECURITIES, INC.	CRD# 260	DALLAS, TX

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
09/2018 - Present	HIGHCREST CAPITAL, LLC	VICE PRESIDENT	Y	FREDRICKSBURG, TX, United States
01/2011 - Present	SAFEWEALTH ADVISORS	INSURANCE AGENT	N	AUSTIN, TX, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
------------------	---------------	----------	--------------------	-------------------

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.

SAFEWEALTH ADVISORS, 11918 LOOMIS DRIVE, AUSTIN TX, 78738, NON INVESTMENT-RELATED, LLC, FIXED & INDEXED ANNUITIES INSURANCE SALES, FINANCIAL ADVISOR, MEET W/ EXISTING CLIENT BASE, REVIEW FINANCIAL OBJECTIVES, REVISE HOLDINGS AS NEEDED, START DATE: 01/2011, 10 HRS/WK, ALL DURING TRADING HRS.



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
Regulatory Event	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	07/10/2012
Docket/Case Number:	2010022278801
Employing firm when activity occurred which led to the regulatory action:	AXA DISTRIBUTORS, LLC AND GIRARD SECURITIES, INC.,
Product Type:	No Product

Allegations: FINRA RULES 2010, 3270, NASD RULES 2110, 3030: GUNTER ENGAGED IN OUTSIDE BUSINESS ACTIVITIES WITHOUT DISCLOSING THEM TO THE MEMBER FIRMS WHERE HE WAS REGISTERED. IN 2007, GUNTER AND ANOTHER PERSON FORMED A BUSINESS ENTITY, AND HE FAILED TO DISCLOSE HIS ASSOCIATION WITH THIS ENTITY TO HIS MEMBER FIRMS. IN ADDITION TO THIS BUSINESS ENTITY, IN 2007, GUNTER ALSO FORMED ANOTHER BUSINESS ENTITY WITH THE SAME PERSON, AND GUNTER FAILED TO DISCLOSE HIS ASSOCIATION WITH THIS OTHER ENTITY TO HIS MEMBER FIRMS. IN ADDITION, ON NOVEMBER 17, 2010, WHILE ADMINISTERING A STATE INSURANCE CONTINUING EDUCATION COURSE, GUNTER VERBALLY PROVIDED THE MULTIPLE CHOICE ANSWERS TO THE EXAMINATION TO COURSE ATTENDEES. GUNTER ALSO COMPLETED THE COURSE EXAMINATION FOR ANOTHER REGISTERED REPRESENTATIVE WHO HAD LEFT THE COURSE EARLY AND SUBMITTED AN INACCURATE FORM STATING THAT SUCH REGISTERED REPRESENTATIVE HAD COMPLETED THE EXAMINATION.



Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	07/10/2012
Sanctions Ordered:	Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: ANY CAPACITY
Duration: FOUR MONTHS
Start Date: 07/16/2012
End Date: 11/15/2012

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, GUNTER CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE HE IS SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR FOUR MONTHS. GUNTER HAS SUBMITTED A SWORN FINANCIAL STATEMENT AND DEMONSTRATED AN INABILITY TO PAY A MONETARY FINE. IN LIGHT OF THE FINANCIAL STATUS OF GUNTER, NO MONETARY SANCTION HAS BEEN IMPOSED. THE SUSPENSION IS IN EFFECT FROM JULY 16, 2012, THROUGH NOVEMBER 15, 2012.

Reporting Source: Individual
Regulatory Action Initiated By: FINRA
Sanction(s) Sought: Suspension
Date Initiated: 07/10/2012
Docket/Case Number: [2010022278801](#)
Employing firm when activity occurred which led to the regulatory action: AXA DISTRIBUTORS, LLC

Product Type: No Product

Allegations: FINRA RULES 2010, 3270, NASD RULES 2110,3030: GUNTER ENGAGED IN OUTSIDE BUSINESS ACTIVITIES WITHOUT DISCLOSING THEM TO THE MEMBER FIRMS WHERE HE WAS REGISTERED. IN 2007, GUNTER AND ANOTHER PERSON FORMED A BUSINESS ENTITY, AND HE FAILED TO DISCLOSE HIS ASSOCIATION WITH THIS ENTITY TO HIS MEMBER FIRMS. IN ADDITION TO THIS BUSINESS ENTITY, IN 2007, GUNTER ALSO FORMED



ANOTHER BUSINESS ENTITY WITH THE SAME PERSON, AND GUNTER FILED TO DISCLOSE HIS ASSOCIATION WITH THIS OTHER ENTITY TO HIS MEMBER FIRMS. IN ADDITION, ON NOVEMBER 17, 2010, WHILE ADMINISTERING A STATE INSURANCE CONTINUING EDUCATION COURSE, GUNTER VERBALLY PROVIDED THE MULTIPLE CHOICE ANSWERS TO THE EXAMINATION TO COURSE ATTENDEES. GUNTER ALSO COMPLETED THE COURSE EXAMINATION FOR ANOTHER REGISTERED REPRESENTATIVE WHO HAD LEFT THE COURSE EARLY AND SUBMITTED AN INACCURATE FORM STATING THAT SUCH REGISTERED REPRESENTATIVE HAD COMPLETED THE EXAMINATION.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	07/10/2012
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	FOUR MONTHS
Start Date:	07/16/2012
End Date:	11/15/2012



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: Firm
Firm Name: AXA DISTRIBUTORS LLC
Termination Type: Discharged
Termination Date: 12/03/2010
Allegations: REPRESENTATIVE ENGAGED IN DISHONEST CONDUCT IN CONDUCTING AND ADMINISTRATING A STATE INSURANCE CONTINUING EDUCATION COURSE, AND AS SUCH VIOLATED FIRM POLICY, INDUSTRY STANDARDS AND APPLICABLE RULES.
Product Type: No Product

Reporting Source: Individual
Firm Name: AXA DISTRIBUTORS, LLC
Termination Type: Discharged
Termination Date: 12/03/2010
Allegations: REPRESENTATIVE ENGAGED IN DISHONEST CONDUCT IN CONDUCTING AND ADMINISTRATING A STATE INSURANCE CONTINUING EDUCATION COURSE, AND AS SUCH VIOLATED FIRM POLICY, INDUSTRY STANDARDS AND APPLICABLE RULES.
Product Type: No Product



End of Report

This page is intentionally left blank.