



IAPD Report

Kevin C Fifield

CRD# 1627832

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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 C Fifield (CRD# 1627832)

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 **06/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	IP FINANCIAL ADVISORY SERVICES LLC	CRD# 305772	02/09/2022

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	SAGEPOINT FINANCIAL, INC.	133763	BYRON CENTER, MI	02/22/2013 - 11/15/2021
B	SAGEPOINT FINANCIAL, INC.	133763	BYRON CENTER, MI	11/28/2012 - 11/15/2021
IA	SECURITIES AMERICA ADVISORS, INC.	110518	BYRON CENTER, MI	01/27/2011 - 11/12/2012

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	2
Criminal	1
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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **IP FINANCIAL ADVISORY SERVICES LLC**

Main Address: 5950 FAIRVIEW ROAD, SUITE 140
CHARLOTTE, NC 28210

Firm ID#: 305772

	Regulator	Registration	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	02/09/2022

Branch Office Locations

IP FINANCIAL ADVISORY SERVICES LLC

8233 Byron Center Avenue SW
Suite K
Byron Center, MI 49315



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
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	11/28/1995

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/17/1990

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/18/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/30/1990



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	02/22/2013 - 11/15/2021	SAGEPOINT FINANCIAL, INC.	CRD# 133763	BYRON CENTER, MI
B	11/28/2012 - 11/15/2021	SAGEPOINT FINANCIAL, INC.	CRD# 133763	BYRON CENTER, MI
IA	01/27/2011 - 11/12/2012	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	BYRON CENTER, MI
B	07/06/2007 - 11/12/2012	SECURITIES AMERICA, INC.	CRD# 10205	BYRON CENTER, MI
IA	05/27/2004 - 07/12/2007	BROOKSTREET CAPITAL MANAGEMENT	CRD# 14667	BYRON CENTER, MI
B	06/20/2003 - 07/12/2007	BROOKSTREET SECURITIES CORPORATION	CRD# 14667	BYRON CENTER, MI
B	02/01/2001 - 06/27/2003	LINSKO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	06/30/1998 - 02/09/2001	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	01/19/1990 - 06/02/1998	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	SAN DIEGO, CA

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
11/2021 - Present	IP Financial Advisory Services LLC	Investment Advisor Representative	Y	Charlotte, NC, United States
07/1998 - Present	BYRON CENTER FINANCIAL SERVICES, INC.	INSURANCE AGENT / PRESIDENT - FIXED INSURANCE PRODUCTS	Y	BRYON CENTER, MI, United States
11/2021 - 06/2022	Innovation Partners LLC	Registered Representative	Y	Charlotte, NC, United States
11/2012 - 11/2021	SAGEPOINT FINANCIAL	REGISTERED REP	Y	BYRON CENTER, MI, United States



Registration & Employment History



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. DBA- BCF WEALTH STRATEGIES, YES, 8233 BYRON CENTER AVE SW, SUITE K, BYRON CENTER MI 48313, WEALTH MGR, 05/01/2008, 30 HRS, 30 HRS, WEALTH MANAGEMENT AND INVESTMENT PLANNING RELATED ACTIVITIES.

2. BYRON CENTER FINANCIAL INC

POSITION: OWNER - NATURE: CORPORATION - IS USED SOLELY FOR TAX PURPOSES AND PAYROLL OF THE BUSINESS INVESTMENT RELATED: YES NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 07/01/1998

ADDRESS: 8233 BYRON CENTER AVE SUITE K PO BOX 189 BYRON CENTER, MI 49315, BYRON CENTER MI 49315

DESCRIPTION: USED FOR TAX PURPOSES SOLELY, PAYROLL ETC OF THE BUSINESS

3. KEVIN FIFIELD

POSITION: Owner - NATURE: Other - Individual name only INVESTMENT RELATED: Yes NUMBER OF HOURS: 10

SECURITIES TRADING HOURS: 10 START DATE: 05/01/1998

ADDRESS: 8233 Byron center Ave Ste K, Byron Center MI 49315

DESCRIPTION: Own and manage 4 rental homes and also use this entity for fixed insurance

4. BYRON HISTORICAL SOCIETY

POSITION: Basic Board Member NATURE: Non-profit INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 10/03/2016

ADDRESS: 2506 Prescott Ave, Byron Center MI 49315

DESCRIPTION: Attend one board meeting per week---giving support for the community.



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	2
Criminal	1
Termination	2

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 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	Michigan
Sanction(s) Sought:	Other: Notice of Intent to Revoke, Suspend, Condition, or Limit Investment Adviser Representative Registration
Date Initiated:	04/11/2024
Docket/Case Number:	ENF-24-020006
URL for Regulatory Action:	www.michigan.gov/securities
Employing firm when activity occurred which led to the regulatory action:	IP Financial Advisory Services, LLC
Product Type:	No Product
Allegations:	The Administrator intends to revoke, suspend, condition, or limit the investment adviser representative registration of Kevin C. Fifield under MCL 451.2412(2) because he engaged in dishonest or unethical business practices in the securities industry within the previous 10 years by altering client documents through post-dating or reusing client signature pages and misstating information about regulatory actions and felony convictions in client disclosure documents, all of which support the revocation, suspension, conditioning, or limiting of the investment adviser representative registration under the Michigan Uniform Securities Act.
Current Status:	Final
Resolution:	Administrative Consent Agreement and Order



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:	01/15/2025
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: Following issuance of the Disciplinary Order, the Bureau and Respondent (collectively, "the Parties") along with Respondent's employing firm IP Financial engaged in ongoing discussions for resolution of the Disciplinary Order through this Administrative Consent Agreement and Order (the "Consent Order"). Respondent and IP Financial have entered into and will continue to abide by a Heightened Supervision Agreement and Enhanced Procedures to Mitigate Signature Issues.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	03/06/2025
Was any portion of penalty waived?	No
Amount Waived:	
Disclosure 2 of 2	
Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Denial
Date Initiated:	06/20/2013
Docket/Case Number:	0254-SR-05/13
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	SAGEPOINT FINANCIAL, INC.
Product Type:	No Product
Allegations:	MAKING A MATERIAL FALSE STATEMENT ON THE APPLICATION FOR REGISTRATION
Current Status:	Final



Resolution:	Order
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:	08/15/2013
Sanctions Ordered:	Denial
Regulator Statement	ON 8/15/2013, THE OFFICE OF FINANCIAL REGULATION ISSUED A FINAL ORDER, DENYING KEVIN CLAYTON FIFIELD'S APPLICATION FOR REGISTRATION AS AN ASSOCIATED PERSON OF SAGEPOINT FINANCIAL, INC. AFTER HE FAILED TO REQUEST A HEARING. THE FINAL ORDER FOLLOWS A NOTICE OF INTENT TO DENY WHICH ALLEGED MR. FIFIELD MADE A MATERIAL MISREPRESENTATION OR MISSTATEMENT ON HIS APPLICATION FOR REGISTRATION.

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Reporting Source:	Individual
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Denial
Date Initiated:	06/20/2013
Docket/Case Number:	0254-5R-05/13
Employing firm when activity occurred which led to the regulatory action:	SAGE POINT FINANCIAL, INC
Product Type:	No Product
Allegations:	ALLEGEDLY MAKING A MATERIAL FALSE STATEMENT ON THE APPLICATION FOR REGISTRATION.
Current Status:	Final
Resolution:	Order
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:	08/15/2013
Sanctions Ordered:	Denial
Broker Statement	ON 08/15/2013, THE FLORIDA OFFICE OF FINANCIAL REGULATION ISSUED A FINAL ORDER, DENYING KEVIN CLAYTON FIFIELD'S APPLICATION FOR REGISTRATION AS AN ASSOCIATED PERSON OF SAGEPOINT.



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:	Firm
Formal Charges were brought in:	State Court
Name of Court:	STATE OF MICHIGAN 63RD DISTRICT COURT
Location of Court:	KENT COUNTY, MICHIGAN
Docket/Case #:	412100329099
Charge Date:	02/22/2021
Charge(s) 1 of 1	
Formal Charge(s)/Description:	OPERATING - WHILE INTOXICATED - THIRD OFFENSE.
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	GUILTY
Disposition of charge:	Pled guilty
Current Status:	Final
Status Date:	09/20/2021
Disposition Date:	09/20/2021
Sentence/Penalty:	SENTENCE PENDING 11/24/2021.

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Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	State of Michigan
Location of Court:	Kent County
Docket/Case #:	681336
Charge Date:	02/22/2021
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Operating While Impaired - 3rd
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Guilty
Disposition of charge:	Pled guilty
Current Status:	Final



Status Date: 11/24/2021

Disposition Date: 11/24/2021

Sentence/Penalty: Probation

Broker Statement [For the DUIL 2021 matter:] This matter involved a DUIL circumstance in Feb. 2021. There were two previous DUIL misdemeanors, 2002 and 2005. This and the prior two incidents did not involve a sales practice violation, nor an investment-related or client impropriety. Nor was there any fraud or unethical activity involved, nor misuse or misapplication of client or firm funds, nor breaches of fiduciary duty owed clients or the firm, nor any dishonesty. This had nothing to do with, nor affected adversely, clients, my broker-dealer or my functions or role as a financial advisor. ~Kevin Fifield



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: SECURITIES AMERICA, INC.

Termination Type: Discharged

Termination Date: 11/09/2012

Allegations: THE REPRESENTATIVE UTILIZED A STATUTORILY-DISQUALIFIED INDIVIDUAL.

Product Type: No Product

Firm Statement REPRESENTATIVE COMMENTS: MY WIFE WAS WORKING IN MY OFFICE IN CONNECTION WITH NON-SECURITIES RELATED ACTIVITIES BUT ALSO IN CONNECTION WITH SCHEDULING MEETINGS WITH PROSPECTIVE SECURITIES CLIENTS.

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Reporting Source: Individual

Firm Name: SECURITIES AMERICA, INC

Termination Type: Discharged

Termination Date: 11/09/2012

Allegations: THE REPRESENTATIVE EMPLOYED A STATUTORILY-DISQUALIFIED INDIVIDUAL.

Product Type: No Product

Broker Statement REPRESENTATIVE COMMENTS: MY WIFE WAS WORKING IN MY OFFICE IN CONNECTION WITH NON-SECURITIES RELATED ACTIVITIES BUT ALSO IN CONNECTION WITH SCHEDULING MEETINGS WITH PROSPECTIVE SECURITIES CLIENTS.

Disclosure 2 of 2

Reporting Source: Individual

Firm Name: LINSICO/PRIVATE LEDGER CORP.

Termination Type: Discharged

Termination Date: 05/29/2003

Allegations: ALLEGED UNAUTHORIZED TRADES AND ALLEGED FAILURE TO REPORT A CUSTOMER COMPLAINT

Product Type: Mutual Fund(s)

Other Product Types:

Broker Statement ALLEGED UNAUTHORIZED TRADES AND ALLEGED FAILURE TO REPORT A CUSTOMER COMPLAINT.



End of Report

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