IAPD Report

DENISE LEE GARTEN

CRD# 1715462

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

DENISE LEE GARTEN (CRD# 1715462)

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 **08/30/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	04/18/2016
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	04/20/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	TRANSAMERICA FINANCIAL ADVISORS, INC	16164	KALAMAZOO, MI	07/11/2007 - 05/07/2016
IA	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	KALAMAZOO, MI	07/11/2007 - 05/07/2016
B	PRIMEVEST FINANCIAL SERVICES, INC.	15340	PORTAGE, MI	09/14/2006 - 06/06/2007

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
Customer Dispute	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 **19** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 42046

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	04/18/2016
B	FINRA	General Securities Sales Supervisor	Approved	04/18/2016
B	FINRA	Registered Options Principal	Approved	04/18/2016
B	Alabama	Agent	Approved	04/18/2016
B	Arizona	Agent	Approved	04/18/2016
B	California	Agent	Approved	04/18/2016
B	Connecticut	Agent	Approved	01/25/2018
B	Florida	Agent	Approved	04/18/2016
B	Illinois	Agent	Approved	04/18/2016
B	Indiana	Agent	Approved	05/10/2016
B	Michigan	Agent	Approved	04/18/2016
B	Mississippi	Agent	Approved	12/09/2016
B	New Mexico	Agent	Approved	04/04/2018

Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	04/18/2016
B	North Dakota	Agent	Approved	04/17/2023
B	Ohio	Agent	Approved	11/02/2018
B	Pennsylvania	Agent	Approved	09/03/2024
B	South Carolina	Agent	Approved	11/05/2018
B	Utah	Agent	Approved	01/22/2021
B	Virginia	Agent	Approved	10/17/2017
B	Washington	Agent	Approved	11/05/2019
B	Wisconsin	Agent	Approved	07/19/2022

Branch Office Locations

NFP ADVISOR SERVICES, LLC
6100 STADIUM DR.
KALAMAZOO, MI 49009

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 283330

	Regulator	Registration	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	04/20/2016

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
6100 STADIUM DR.
KALAMAZOO, MI 49009

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	02/26/2004
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/14/2004
B	Registered Options Principal Examination (S4)	Series 4	08/12/1999
B	General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	12/29/1998

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	National Commodity Futures Examination (S3)	Series 3	09/10/1993
B	General Securities Representative Examination (S7)	Series 7	02/04/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/09/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/26/1992

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	07/11/2007 - 05/07/2016	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	KALAMAZOO, MI
IA	07/11/2007 - 05/07/2016	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	KALAMAZOO, MI
B	09/14/2006 - 06/06/2007	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	PORTAGE, MI
IA	09/01/2006 - 06/06/2007	PRIMEVEST FINANCIAL SERVICES, INC.	CRD# 15340	PORTAGE, MI
B	09/07/2005 - 09/05/2006	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	SAN DIEGO, CA
IA	09/07/2005 - 09/05/2006	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	SAN DIEGO, CA
B	09/07/2005 - 03/31/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
IA	02/01/2001 - 08/23/2005	MORGAN STANLEY	CRD# 7556	SAN DIEGO, CA
B	01/12/2001 - 08/23/2005	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	02/09/1994 - 01/25/2001	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	02/06/1992 - 02/03/1994	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY

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
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	KALAMAZOO, MI, United States
04/2016 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	KALAMAZOO, MI, United States
09/2014 - Present	AMERICAN BUSINESS WOMEN ASSOC.	WILL BE PRESIDENT	N	OVERLAND PARK, KS, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2007 - Present	R B WISER & ASSOC	SALES ASSISTANT	Y	KALAMAZOO, MI, 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.

Business Name: The Wiser Financial Group Investment Related: Yes Address: 6100 Stadium Drive Kalamazoo MI 49009 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Investment Advisory services through Kestra Advisory Services, LLC   Position, Title or Relationship: Certified Wealth Strat. CWS
Advisor Start Date: 4/18/2016 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: Taking care of clients needs and investments

Business Name: Denise Garten Trust Investment Related: No Address: 1722Tanager Lane Kalamazoo MI 49009 Nature of Business: Real Estate   Position, Title or Relationship: Owner Start Date: 4/1/2012 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Collect rent

Business Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC   Position, Title or Relationship: Investment Advisor Representative Start Date: 4/4/2016 Hours per month: Up to 100% (0 to 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Investment advisory services

SOUTHWEST MICHIGAN AMPUTEE RESOURCE GROUP
POSITION: President NATURE: Amputee Support Group INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 12/27/2021
ADDRESS: 1722 Tanager Lane, Kalamazoo MI 49009, United States
DESCRIPTION: Preparing for the meetings, keeping up the social media and the resources available to amputees in our area.
SOUTHWEST MICHIGAN AMPUTEE RESOURCE GROUP
POSITION: President NATURE: Amputee Support Group INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 12/27/2021
ADDRESS: 1722 Tanager Lane, Kalamazoo MI 49009, United States
DESCRIPTION: Preparing for the meetings, keeping up the social media and the resources available to amputees in our area.

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
Customer Dispute	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:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	04/22/2002
Docket/Case Number:	C02020019
Employing firm when activity occurred which led to the regulatory action:	QUICK & REILLY, INC.
Product Type:	Other
Other Product Type(s):	UNSPECIFIED TYPE OF FINANCIAL PRODUCT
Allegations:	NASD RULES 2110 AND 3010 - WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE ENTRY OF FINDINGS THAT SHE WAS RESPONSIBLE FOR THE SUPERVISION OF CERTAIN REGISTERED REPRESENTATIVE AND THAT WHILE UNDER RESPONDENT'S SUPERVISION, THE REGISTERED REPRESENTATIVE MADE UNSUITABLE RECOMMENDATIONS TO A PUBLIC CUSTOMER WITHOUT HAVING REASONABLE GROUNDS FOR BELIEVING THAT SUCH RECOMMENDATIONS WERE SUITABLE FOR THE CUSTOMER IN LIGHT OF THE SIZE AND NATURE OF THE TRANSACTIONS, AND THE FACTS DISCLOSED CONCERNING THE CUSTOMER'S OTHER SECURITIES HOLDINGS, FINANCIAL SITUATION, INVESTMENT OBJECTIVES, CIRCUMSTANCES AND NEEDS.
Current Status:	Final

Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	04/22/2002
Sanctions Ordered:	Censure Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	ORDER TO REQUALIFY AS A GENERAL SECURITIES SALES SUPERVISOR WITHIN NINETY (90) DAYS FROM THE DATE OF THIS AWC BECOMES FINAL. SHOULD RESPONDENT FAIL TO REQUALIFY WITHIN THE 90-DAY TIMEFRAME, HER REGISTRATION AS A GENERAL SECURITIES SALES SUPERVISION SHALL BE SUSPENDED UNTIL SHE REQUALIFIES AS SUCH.

Reporting Source:	Individual
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	Censure
Date Initiated:	04/22/2002
Docket/Case Number:	C02020019
Employing firm when activity occurred which led to the regulatory action:	QUICK & REILLY, INC.
Product Type:	Other: UNSPECIFIED TYPE OF FINANCIAL PRODUCT
Allegations:	VIOLATION OF NASD RULES 2110 AND 3010 - WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE ENTRY OF FINDINGS THAT SHE WAS RESPONSIBLE FOR THE SUPERVISION OF CERTAIN REGISTERED REPRESENTATIVE AND THAT WHILE UNDER RESPONDENT'S SUPERVISION, THE REGISTERED REPRESENTATIVE MADE UNSUITABLE RECOMMENDATIONS TO A PUBLIC CUSTOMER WITHOUT HAVING REASONABLE GROUNDS FOR BELIEVING THAT SUCH RECOMMENDATIONS WERE SUITABLE FOR THE CUSTOMER IN LIGHT OF THE SIZE AND NATURE OF TRANSACTIONS, AND THE FACTS DISCLOSED CONCERNING THE CUSTOMER'S OTHER SECURITIES HOLDINGS, FINANCIAL SITUATION, INVESTMENT OBJECTIVES, CIRCUMSTANCES AND NEEDS.
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?	Yes
Resolution Date:	04/22/2002
Sanctions Ordered:	Censure Other: N/A

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:	Firm
Employing firm when activities occurred which led to the complaint:	QUICK & REILLY
Allegations:	CLAIMANT ALLEGES THAT INDIVIDUAL RECOMMENDED PURCHASE OF GENEVA STEEL CORPORATE BOND IN 1997. CLAIMANT ALLEGES THAT THIS RECOMMENDATION WAS NOT SUITABLE FOR HIS INVESTMENT OBJECTICES. FIRM AND INDIVIDUAL DENY ALLEGATIONS. FIRM AND INDIVIDUAL ALSO DISPUTE THE ALLEGED COMPENSATORY DAMAGES.
Product Type:	Debt - Corporate
Alleged Damages:	$60,000.00

Customer Complaint Information

Date Complaint Received:	09/22/2000
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	01/05/2001
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR ARBITRATION NUMBER 00-05560
Date Notice/Process Served:	01/05/2001
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	02/11/2002
Monetary Compensation Amount:	$18,000.00
Individual Contribution Amount:	$0.00
Firm Statement	THE CLAIM WAS SETTLED AGAINST QUICK AND REILLY ONLY. THE CLAIM WAS WITHDRAWN AS TO MS. FREER PRIOR TO THE HEARING.MS.FREER WILL NOT BE ASKED TO CONTRIBUTE TO THE AWARD.

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	QUICK & REILLY
Allegations:	CLAIMANT ALLEGES THAT INDIVIDUAL RECOMMENDED PURCHASE OF GENEVA STEEL CORPORATE BOND IN 1997. CLAIMANT ALLEGES THAT THIS RECOMMENDATION WAS NOT SUITABLE FOR HIS INVESTMENT OBJECTIVES. FIRM AND INDIVIDUAL DENY ALLEGATIONS. FIRM AND INDIVIDUAL ALSO DISPUTE THE ALLEGED COMPENSATORY DAMAGES.
Product Type:	Debt - Corporate
Alleged Damages:	$60,000.00

Customer Complaint Information

Date Complaint Received:	09/22/2000
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	02/11/2002
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD-DR ABITRATION NUMBER 00-05560
Date Notice/Process Served:	01/05/2001
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	02/11/2002
Monetary Compensation Amount:	$18,000.00
Individual Contribution Amount:	$0.00

End of Report

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