



IAPD Report

CHRISTOPHER EARL BALLARD

CRD# 1801529

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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

CHRISTOPHER EARL BALLARD (CRD# 1801529)

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 **09/03/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BALLARD WEALTH MANAGEMENT LLC	CRD# 330614	06/04/2024

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	AE WEALTH MANAGEMENT, LLC	282580	Clermont, FL	08/22/2016 - 09/03/2024
IA	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	132070	CLERMONT, FL	08/21/2014 - 10/02/2015
B	SICOR SECURITIES INC	16195	KISSIMMEE, FL	05/09/2007 - 11/13/2009

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

Employment 1 of 1

Firm Name: **BALLARD WEALTH MANAGEMENT LLC**
Main Address: 773 W MONTROSE ST
CLERMONT, FL 34711
Firm ID#: 330614

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/04/2024

Branch Office Locations

BALLARD WEALTH MANAGEMENT LLC
773 W MONTROSE ST
CLERMONT, FL 34711



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B General Securities Representative Examination (S7)	Series 7	10/28/1997
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/23/2014
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B Uniform Securities Agent State Law Examination (S63)	Series 63	02/28/2000
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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	08/22/2016 - 09/03/2024	AE WEALTH MANAGEMENT, LLC	CRD# 282580	Clermont, FL
IA	08/21/2014 - 10/02/2015	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	CRD# 132070	CLERMONT, FL
B	05/09/2007 - 11/13/2009	SICOR SECURITIES INC	CRD# 16195	KISSIMMEE, FL
B	12/01/2006 - 05/09/2007	QUESTAR CAPITAL CORPORATION	CRD# 43100	KISSIMMEE, FL
B	01/23/2003 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	KISSIMMEE, FL
B	02/14/2000 - 01/02/2003	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	LINCOLN, NE
B	07/26/1999 - 12/21/1999	IAC SECURITIES, INC.	CRD# 14081	TINLEY PARK, IL
B	12/14/1998 - 07/08/1999	SII INVESTMENTS, INC.	CRD# 2225	APPLETON, WI
B	10/29/1997 - 03/18/1999	SOUTHERN CAPITAL SECURITIES, INC.	CRD# 27188	TAMPA, FL
B	03/23/1988 - 08/18/1988	THOMAS JAMES ASSOCIATES, INC.	CRD# 15609	

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
06/2024 - Present	BALLARD WEALTH MANAGEMENT LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	CLERMONT, FL, United States
12/2023 - Present	BALLARD WEALTH MANAGEMENT LLC	MANAGING MEMBER	N	CLERMONT, FL, United States
07/2016 - Present	AE WEALTH MANAGEMENT	INVESTMENT ADVISER REPRESENTATIVE	Y	TOPEKA, KS, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/1998 - Present	ALL FINANCIAL ADVISORY, LLC DBA BALLARD FINANCIAL GROUP	OWNER/CEO/INSURANCE AGENT	Y	CLERMONT, FL, 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. ALL FINANCIAL ADVISORY, LLC DBA BALLARD FINANCIAL GROUP - 773 W MONTROSE STREET CLERMONT, FL - HEALTH INSURANCE SALES, MEDICARE SUPPLEMENTS, LONG TERM CARE, HEALTH INSURANCE - SALE OF ANNUITIES, INDEX, FIXED WITH VARIOUS COMPANIES - SALE OF LIFE INSURANCE, TERM, WHOLE LIFE, INDEXED, JOINT LAST SURVIVOR. OWNER/CEO 1998.
120 HOURS PER MONTH, 120 HOURS DURING TRADING HOURS.
2. AE WEALTH MANAGEMENT, INVESTMENT RELATED, TOPEKA, KS; RIA; IAR; REMAINING REGISTERED SOLELY FOR THE PURPOSES OF TRANSITIONING CLIENTS TO BALLARD WEALTH MANAGEMENT LLC; 07/2016; VARIOUS HRS. FOR THE PURPOSE OF TRANSITIONING CLIENTS TO BALLARD WEALTH MANAGEMENT LLC.



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: FLORIDA DIVISION OF SECURITIES AND INVESTOR PROTECT*See FAQ #1*

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 03/29/1990

Docket/Case Number: 1223-S-2/90

Employing firm when activity occurred which led to the regulatory action: THOMAS JAMES ASSOCIATES, INC.

Product Type:

Other Product Type(s):

Allegations: Not Provided

Current Status: Final

Resolution: Stipulation and Consent

Resolution Date: 04/17/1991

Sanctions Ordered: Monetary/Fine \$331.50

Other Sanctions Ordered:

Sanction Details: RESPONDENT AGREES TO PAY A FINE OF \$331.50 AND TO BE SUBJECT TO A REGISTRATION AGREEMENT SHOULD HE WISH TO BECOME



REGISTERED TO SELL SECURITIES IN THE FUTURE.

Regulator Statement

Not Provided

Reporting Source:

Individual

Regulatory Action Initiated By:

STATE OF FLORIDA DIVISION OF BANKING

Sanction(s) Sought:

Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated:

03/29/1990

Docket/Case Number:

1223-S-2/90

Employing firm when activity occurred which led to the regulatory action:

THOMAS JAMES ASSOCIATES, INC.

Product Type:

Mutual Fund

Allegations:

ALLEGATION AGAINST FIRM THOMAS JAMES AND ASSOCIATES FOR SELLING IPO BEFORE IT WAS READY FOR SALE. BROKERS WERE INCLUDED IN INITIAL CASE. I ONLY WORKED FOR FIRM FOR 12 WEEKS AND THIS OCCURRED DURING THAT TERM. I WAS EXCLUDED FROM CASE IF I PAID BACK COMMISSIONS I MADE ON IPO \$290 AND SUBJECT TO REGISTRATION AGREEMENT. 1 YR WHICH I AGREED TO DO.

Current Status:

Final

Resolution:

Stipulation and Consent

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:

04/17/1991

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Other: SUPERVISION FOR 2 YEARS REPAY \$331.50 COMMISSIONS

Monetary Sanction 1 of 1**Monetary Related Sanction:**

Civil and Administrative Penalty(ies)/Fine(s)

Total Amount:

\$331.50

Portion Levied against individual:

\$331.50

Payment Plan:**Is Payment Plan Current:**

Yes

Date Paid by individual:

04/17/1991

Was any portion of penalty waived?

No

Amount Waived:**Broker Statement**

STATE WAS AFTER FIRM NOT BROKERS. BROKERS WERE



ALL IGNORANT TO FACT THAT IPO WAS NOT READY. FIRM SAID WAS COMPLETED AND OK'ED TO SELL. I TALKED TO STATE ONE TIME BY PHONE AND AGREED TO PAY BACK COMMISSIONS.



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:	ALLSTATE AFS FINANCIAL
Allegations:	CUSTOMER HAS \$600,000.00 OF FIXED ANNUITIES. SHE PURCHASED LIFE POLICY WITH \$30,000 PREMIUM TO REDUCE ESTATE TAXES. 2 YEAR INTO POLICY SAID DID NOT REALIZE WAS LIFE POLICY. IN ARBITRATION, COMPANY AGREED TO WAIVE SURRENDER CHARGE OF \$17,000 TO SETTLE.
Product Type:	Insurance
Alleged Damages:	\$17,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	PALM BEACH
Docket/Case #:	NA
Filing date of arbitration/CFTC reparation or civil litigation:	02/11/2013

Customer Complaint Information

Date Complaint Received:	02/11/2003
Complaint Pending?	No
Status:	Settled
Status Date:	01/06/2005
Settlement Amount:	\$17,000.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Disposition:	Settled
Disposition Date:	01/06/2005

Civil Litigation Information

Disposition:	Settled
Disposition Date:	01/06/2005



Broker Statement

ALLSTATE WAIVED SURRENDER CHARGES FOR LAST YEAR OF POLICY. RETURNED HER CASH VALUE WITHOUT SURRENDER CHARGES. THE ORIGINAL AMOUNT OF THE POLICY WAS \$60,000.00, THE INSURANCE COMPANY GAVE HER \$43,000.00 BACK AND CHARGED A SURRENDER CHARGE OF \$17,000.00, WHICH THE INSURANCE COMPANY LATER REVERSED-GIVING THE CLIENT THE FULL ORIGINAL AMOUNT BACK.



End of Report

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