User Guidance

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IAPD Report

EUGENE RICHARD TOURNOUR

CRD# 1858109

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

EUGENE RICHARD TOURNOUR (CRD# 1858109)

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 **01/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	BANKERS LIFE SECURITIES, INC.	CRD# 173962	05/24/2021
IA	BANKERS LIFE ADVISORY SERVICES, INC.	CRD# 281285	12/03/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	PRINCIPAL SECURITIES, INC.	1137	Melville, NY	10/28/2015 - 06/01/2021
B	CALTON & ASSOCIATES, INC.	20999	TAMPA, FL	11/21/2012 - 11/04/2013
B	VFINANCE INVESTMENTS, INC	44962	BOCA RATON, FL	08/17/2005 - 11/30/2012

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

Employment 1 of 2

Firm Name: **BANKERS LIFE ADVISORY SERVICES, INC.**

Main Address: 303 E. WACKER DRIVE
STE 500
CHICAGO, IL 60601

Firm ID#: 281285

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	12/03/2021

Branch Office Locations

BANKERS LIFE ADVISORY SERVICES, INC.
1393 Veterans Memorial Hwy, Suite 100S
Hauppauge, NY 11788

Employment 2 of 2

Firm Name: **BANKERS LIFE SECURITIES, INC.**

Main Address: 303 E WACKER DRIVE
STE 500
CHICAGO, IL 60601

Firm ID#: 173962

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/24/2021
B	FINRA	General Securities Representative	Approved	05/24/2021
B	New Jersey	Agent	Approved	07/07/2021
B	New York	Agent	Approved	05/24/2021

Branch Office Locations

Qualifications

1393 VETERANS MEMORIAL HWY SUITE 100S
HAUPPAUGE, NY 11788

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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	12/08/1993

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/20/1988

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/07/1988

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
B	10/28/2015 - 06/01/2021	PRINCIPAL SECURITIES, INC.	CRD# 1137	Melville, NY
B	11/21/2012 - 11/04/2013	CALTON & ASSOCIATES, INC.	CRD# 20999	TAMPA, FL
B	08/17/2005 - 11/30/2012	VFINANCE INVESTMENTS, INC	CRD# 44962	BOCA RATON, FL
B	10/09/2001 - 09/14/2005	DELTA EQUITY SERVICES CORPORATION	CRD# 15650	BOLTON, MA
B	10/03/2001 - 10/08/2001	BENSON YORK GROUP, INC.	CRD# 40231	MELVILLE, NY
B	03/22/1993 - 10/01/2001	FIRST UNION SECURITIES FINANCIAL NETWORK, INC.	CRD# 11025	ST. LOUIS, MO
B	12/20/1990 - 03/02/1993	ROBERT TODD FINANCIAL CORP.	CRD# 7423	NEW YORK, NY
B	09/14/1990 - 12/03/1990	MALONE & ASSOCIATES, INC.	CRD# 10412	DENVER, CO
B	05/16/1990 - 09/11/1990	MLB INVESTMENTS, LTD.	CRD# 18280	
B	02/09/1990 - 05/10/1990	VANDERBILT SECURITIES, INC.	CRD# 14280	
B	08/23/1988 - 02/15/1990	J. T. MORAN & CO., INC.	CRD# 15655	

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
06/2021 - Present	Bankers Life Advisory Services, Inc	Investment Advisor Representative	Y	Hauppague, NY, United States
05/2021 - Present	Bankers Life Securities, Inc	Financial Representative	Y	Hauppague, NY, United States
05/2021 - Present	bankers life	agent	Y	hauppague, NY, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2015 - 05/2021	Principal Life Insurance Company	Agent	Y	Melville, NY, United States
10/2015 - 05/2021	Princor Financial Services Corporation	REGISTERED REPRESENTATIVE	Y	Melville, NY, 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.

BANKERS LIFE & CASUALTY
POSITION: Agent NATURE: insurance INVESTMENT RELATED: No NUMBER OF HOURS: 200 SECURITIES TRADING HOURS: 200 START DATE: 12/01/2013
ADDRESS: 1393 Veterans Memorial Hwy, Hauppauge NY 11788, United States
DESCRIPTION: I am a 1099 agent for Bankers Life and Casualty Company (BLC). As a BLC agent, I am also appointed with KFA through BLC which allows agents to write business for Medicare Supplement, Annuity and Equity Indexed annuity insurance products, life insurance, health and LTC.

UHC
POSITION: broker NATURE: health insurance INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 10/15/2015
ADDRESS: PO Box 412, Northport NY 11768, United States
DESCRIPTION: Selling of Medicare supplement insurance

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
Criminal	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:	STATE OF CT DEPT OF BANKING
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/21/1990
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	J.T. MORAN, INC.
Product Type:	
Other Product Type(s):	
Allegations:	AS AN AGENT OF J T MORAN INC, PARTICIPATED IN THE SELLING OF UNREGISTERED SECURITIES
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/21/1990
Sanctions Ordered:	
Other Sanctions Ordered:	
Sanction Details:	ON MAY 21,1990 EUGENE R TOURNOUR ENTERED INTO A STIPULATION AGREEMENT WITH THE CT SECURITIES AND BUSINESS

	INVESTMENTS DIVISION IN SETTLEMENT OF THE ALLEGATIONS RAISED IN A NOTICE OF INTENT TO REVOKE REGISTRATION AS AN AGENT AND A NOTICE OF INTENT TO FINE ISSUED ON OCTOBER 13,1989. IN SETTLEMENT, MR.TOURNOUR HAS WITHOUT ADMITTING TO OR DENYING ANY VIOLATION OF LAW, AGREED TO CERTAIN RESTRICTIONS ON HIS SOLICITATION AND SALE OF SECURITIES IN CT.
Regulator Statement	Not Provided

Reporting Source:	Firm
Regulatory Action Initiated By:	STATE OF CONNECTICUT DEPT. OF BANKING
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/21/1990
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	J.T. MORAN, INC.
Product Type:	
Other Product Type(s):	
Allegations:	N/A
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/21/1990
Sanctions Ordered:	
Other Sanctions Ordered:	
Sanction Details:	REFRAIN FOR 10 DAYS FROM OFFERING OR SELLING SEC. EXEMPT FROM REGISTRATION TO CONNECTICUT RESIDENTS
Firm Statement	THIS EVENT TOOK PLACE BEFORE BECOMING EMPLOYED BY MALONE & ASSOC. & WAS SETTLED TO MY KNOWLEDGE SEE #8B

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF CONNECTICUT DEPT. OF BANKING
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/21/1990
Docket/Case Number:	

Employing firm when activity occurred which led to the regulatory action:	J.T. MORAN, INC.
Product Type:	Other
Other Product Type(s):	NASDAQ STOCKS
Allegations:	AS AN AGENT FOR J.T. MORAN & CO WE SOLD STOCK IN THE STATE OF CT THAT WASN'T BLUE SKIED.
Current Status:	Final
Resolution:	Consent
Resolution Date:	05/21/1990
Sanctions Ordered:	
Other Sanctions Ordered:	TO NOT SELL SECURITIES IN THE STATE OF CT FOR 1 MONTH
Sanction Details:	SEE ABOVE
Broker Statement	WE HAD A BLUE SKY LIST FOR ALL THE SECURITIES J.T. MORAN SOLD. THEY TOLD US THAT THE STOCK WAS GOOD IN ALL STATES AND IT WASN'T IN CT.

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:	Individual
Court Details:	STATE OF NY, COUNTY OF LIVINGSTON, JUSTICE CT - VILLAGE OF GENESEO NO CR-0196
Charge Date:	10/02/1988
Charge Details:	ORIGINAL CHARGE WAS FELONY SEXUAL ABUSE, REDUCED TO MESDEMEANOR SEXUAL ABUSE TO WHICH REP. ENTERED A GUILTY PLEA & WAS FINED $500.
Felony?	Yes
Current Status:	Final
Status Date:	12/06/1988
Disposition Details:	CLASS B MISDEMEANOR SEXUAL ABUSE THIRD DEGREE - CONVICTION - 12/6/1988 - JAIL 10 DAYS - FINE $500. + $60. SURCHARGE - PAID 12/14/1988
Broker Statement	NOT PROVIDED

End of Report

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