



IAPD Report

THOMAS FRANCIS SHUMOSIC

CRD# 1913737

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

THOMAS FRANCIS SHUMOSIC (CRD# 1913737)

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 **12/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	06/28/2017
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	06/28/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	CADARET GRANT & CO INC	10641	WILMINGTON, DE	07/26/2000 - 06/28/2017
B	CADARET, GRANT & CO., INC.	10641	WILMINGTON, DE	01/02/1998 - 06/28/2017
B	AIG EQUITY SALES CORP.	5967	NEW YORK, NY	10/16/1996 - 01/02/1998

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
Customer Dispute	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 **15** 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	06/28/2017
B	FINRA	Invest. Co and Variable Contracts	Approved	06/28/2017
B	FINRA	Investment Co./Variable Contracts Prin	Approved	06/28/2017
B	California	Agent	Approved	01/03/2018
B	Delaware	Agent	Approved	06/28/2017
B	Florida	Agent	Approved	06/28/2017
B	Georgia	Agent	Approved	06/28/2017
B	Illinois	Agent	Approved	08/27/2024
B	Indiana	Agent	Approved	01/12/2023
B	Maryland	Agent	Approved	06/28/2017
B	Minnesota	Agent	Approved	12/10/2025
B	New Jersey	Agent	Approved	06/28/2017
B	New York	Agent	Approved	06/28/2017



Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	06/28/2017
B	Pennsylvania	Agent	Approved	06/28/2017
B	South Carolina	Agent	Approved	06/28/2017
B	Texas	Agent	Approved	06/28/2017
B	Virginia	Agent	Approved	06/28/2017

Branch Office Locations

NFP ADVISOR SERVICES, LLC
1415 FOULK ROAD
SUITE 202
WILMINGTON, DE 19803

NFP ADVISOR SERVICES, LLC
WILMINGTON, DE

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	Delaware	Investment Adviser Representative	Approved	06/28/2017

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
1415 FOULK ROAD
SUITE 202
WILMINGTON, DE 19803

KESTRA ADVISORY SERVICES, LLC
WILMINGTON, DE



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

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/16/1998

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	03/18/2002
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/23/1990

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/14/1990



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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	07/26/2000 - 06/28/2017	CADARET GRANT & CO INC	CRD# 10641	WILMINGTON, DE
B	01/02/1998 - 06/28/2017	CADARET, GRANT & CO., INC.	CRD# 10641	WILMINGTON, DE
B	10/16/1996 - 01/02/1998	AIG EQUITY SALES CORP.	CRD# 5967	NEW YORK, NY
B	09/13/1991 - 10/23/1996	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	05/24/1990 - 09/09/1991	MUTUAL BENEFIT FINANCIAL SERVICE COMPANY	CRD# 4882	

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
06/2017 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	WILMINGTON, DE, United States
06/2017 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	WILMINGTON, DE, United States
07/2012 - Present	MID ATLANTIC RETIRMENT PLANNING SPECIALISTS	OWNER	Y	WILMINGTON, DE, United States
10/1997 - Present	ROCKWOOD FINANCIAL GROUP	OWNER	Y	WILMINGTON, DE, United States
01/1998 - 06/2017	CADARET, GRANT & CO., INC.	OTHER - Representative	Y	WILMINGTON, DE, 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: MidAtlantic Retirement Planning Specialists

Rockwood Financial Group, INC Investment Related: Yes Address: 228 Philadelphia Pike Suite A Wilmington DE 19809 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Insurance; Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: President, Founder Start Date: 1/1/1998 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: Managing the entity and supervising the staff Business Name: Kestra Advisory Services LLC Investment Related: Yes Address: 5707



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Southwest Pky, Building 2, Suite 400P Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Certified Financial Planner Start Date: 6/28/2017 Hours per month: 41% - 50% (65 - 80 hours) Hours per month during trading hours: 51% - 60% (71 - 84 hours) Duties: Financial Planning Business Name: Advisory Board for the Financial Planning Major-

University of Delaware Investment Related: No Address: Lerner Hall Newark DE 19706 Nature of Business: Board Position (Board of Directors, Board of Trustees, etc.) Position, Title or Relationship: Board Member Start Date: 10/1/2016 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Advisory Business Name: Delaware Art Museum Investment Related: No Address: 2301 Kentmere Pkwy Wilmington DE 19806 Nature of Business: Board Position (Board of Directors, Board of Trustees, etc.) Position, Title or Relationship: Board of Trustee member Start Date: 6/1/2020 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Volunteer on various committees. One committee I sit on will be the Finance Committee. I will NOT have any direct exposure to any monetary decisions made by the Museum, nor will I act as Treasurer



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
Customer Dispute	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	KESTRA INVESTMENT SERVICES, LLC
Allegations:	Former client alleges that the representative failed to disclose the surrender charges and additional fees associated with an annuity.
Product Type:	Annuity-Variable
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?	No

Customer Complaint Information

Date Complaint Received:	10/22/2025
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	11/24/2025
Settlement Amount:	
Individual Contribution Amount:	

**Disclosure 2 of 2**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Kestra Investment Services, LLC

Allegations: Claimant alleges unsuitability and misrepresentation.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 05/30/2019

Complaint Pending? No

Status: Denied

Status Date: 05/30/2019

Settlement Amount:

Individual Contribution Amount:



End of Report

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