IAPD Report

KEVIN MICHAEL FUERST

CRD# 1932131

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 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

KEVIN MICHAEL FUERST (CRD# 1932131)

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 **10/17/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FUERST FINANCIAL GROUP, INC.	CRD# 149172	03/16/2009

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	MUTUAL SECURITIES, INC.	13092	Chattanooga, TN	08/01/2019 - 10/08/2024
B	LPL FINANCIAL LLC	6413	CHATTANOOGA, TN	11/29/2017 - 08/09/2019
IA	LPL FINANCIAL LLC	6413	CHATTANOOGA, TN	11/29/2017 - 08/09/2019

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	3

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

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

Employment 1 of 1

Firm Name: **FUERST FINANCIAL GROUP, INC.**

Main Address: 6005 CENTURY OAKS DRIVE
SUITE 700
CHATTANOOGA, TN 37416

Firm ID#: 149172

	Regulator	Registration	Status	Date
IA	Georgia	Investment Adviser Representative	Approved	03/16/2009
IA	Tennessee	Investment Adviser Representative	Approved	03/17/2009
IA	Texas	Investment Adviser Representative	Restricted Approval	10/13/2020

Branch Office Locations

FUERST FINANCIAL GROUP, INC.
6005 CENTURY OAKS DRIVE
SUITE 700
CHATTANOOGA, TN 37416

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	02/25/1999
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/18/1995

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	02/04/1999
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/23/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/21/2008
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/23/1989

PROFESSIONAL DESIGNATIONS

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

No information reported.

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

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	08/01/2019 - 10/08/2024	MUTUAL SECURITIES, INC.	CRD# 13092	Chattanooga, TN
B	11/29/2017 - 08/09/2019	LPL FINANCIAL LLC	CRD# 6413	CHATTANOOGA, TN
IA	11/29/2017 - 08/09/2019	LPL FINANCIAL LLC	CRD# 6413	CHATTANOOGA, TN
IA	10/15/2007 - 12/05/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	CHATTANOOGA, TN
B	10/15/2007 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	CHATTANOOGA, TN
IA	09/20/2005 - 12/31/2009	RLM FINANCIAL	CRD# 127962	CHATTANOOGA, TN
B	07/01/2004 - 10/15/2007	H. BECK, INC.	CRD# 1763	CHATTANOOGA, TN
IA	07/01/2004 - 07/06/2004	H. BECK, INC.	CRD# 1763	CHATTANOOGA, TN
IA	03/26/2004 - 07/01/2004	SUNAMERICA SECURITIES, INC.	CRD# 20068	CHATTANOOGA, TN
B	05/02/1995 - 07/01/2004	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	11/05/1993 - 05/03/1995	IFG NETWORK SECURITIES, INC.	CRD# 19948	ATLANTA, GA
B	03/28/1989 - 12/01/1993	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	03/28/1989 - 12/01/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
09/1997 - Present	FUERST FINANCIAL GROUP, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	CHATTANOOGA, TN, United States

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2019 - 10/2024	MUTUAL SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	CAMARILLO, CA, United States
11/2017 - 07/2019	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	CHATTANOOGA, TN, United States
10/2007 - 11/2017	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENATIVE, INVESTMENT ADVISER REPRESENTATIVE	Y	CHATTANOOGA, TN, 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. Real Estate Rental, Start Date: 09/01/2002, 6005 Century Oak Drive, Suite 700, Chattanooga, TN 37416, Joint ownership with Spouse, Rental Income, personal rental property, Joint Owner, Rent property collect rent, pay property taxes, maintenance, Not Investment Related, 1-10 hours per month, 15 minutes per day during trading hours.

2. Fuerst & Associates, Inc., Start Date: 09/01/1994, 6005 Century Oak Drive, Suite 700, Chattanooga, TN 37416, S-Corp, Administration/Employer, Owner/President, Pay bills, payroll and admin, Not Investment Related, 20 hours per month, 2-3 hours per day during trading hours.

3. David Karns Radio Show, Start Date: 02/01/2014, 821 Pineville Rd., Chattanooga, TN 37405, Radio Show, Guest, Talk about Estate Planning or Social Security, Not Investment Related, .30 hours per month, .03 hours per day during trading hours.

4. Fuerst Financial Group, Inc., Start Date: 03/10/1997, 6005 Century Oak Drive, Suite 700, Chattanooga, TN 37416, Corporation, RIA/IAR, Owner/President, Provide financial planning, asset management, meeting with clients, Investment Related, 40 hours per month, 40 hours per day during trading hours.

5. Notary, Start Date: 01/09/1994, 6005 Century Oak Drive, Suite 700, Chattanooga, TN 37416, Notaries, Notary, Notaries, Not Investment Related, .30 hours per month, .30 hours per day during trading hours.

6. Independent Insurance Agent, Start Date: 07/01/1987, 6005 Century Oak Drive, Suite 700, Chattanooga, TN 37416, Insurance Sells, Sole-Proprietor, Insurance Agent, Recommend Fixed insurance products, Not Investment Related, .30 hours per month, .30 hours per day during trading hours.

7. Lee University - Business Department Advisory Board, Start Date: 01/02/2002, 6005 Century Oak Drive, Suite 700, Chattanooga, TN 37416, 501 3(c), Board Member - Non Profit Organization, Board Member, Meet once a year and discuss ideas for education and real world business needs that student need to be successful, Not Investment Related, 0 hours per month, 0 hours per day during trading hours.

8. Healing Music, Start Date: 07/26/2018, 9534 Mountain Lake Drive, Ooltewah, TN 37363, 501 3(c), Provide musical instruments to inter city children, Board Member, Meet once a year with board to discuss charity, Not Investment Related, 0 hours per month, 0 hours per day during trading hours.

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

9. WRCB Television Station - Local 3 Plus You TV Program, Start Date: 04/25/2022, 900 Whitehall Rd., Chattanooga, TN 37405, Corporation, Television/News Station, Guest, 6 minute segment with Julie at WRCB answering questions, Investment Related, 1/2 Hour per month, 1/2-0 Hours per day during trading hours.

10. Lost Lake Subdivision HOA, Start Date: 06/30/2023, 6005 Century Oaks Dr., Chattanooga, TN 37416, Charity - HOA, HOA, Book Keeper, Input Bank information into Quick books, Not Investment Related, 2 Hours per month, 0 Hours per day during trading hours.

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

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.

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NATIONAL PLANNING CORPORATION
Allegations:	CLAIMANT ALLEGES MISREPRESENTATION OF A VARIABLE ANNUITY INVESTMENT.
Product Type:	Annuity-Variable
Alleged Damages:	$207,106.91
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:	10/08/2009
Complaint Pending?	No
Status:	Denied
Status Date:	11/24/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	This was a long-term client whom I met with multiple times and who never

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

expressed displeasure or concern with the product to me; in fact, the client made an additional investment into the annuity. The product was thoroughly described, and the client was provided with all necessary disclosures and a copy of the prospectus. The client's claims were reviewed by my Broker-Dealer and were determined to be without merit; as such the claims were denied.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNAMERICA SECURITIES, INC

Allegations: ALLEGATIONS OF MISREPRESENTATION OF DEATH BENEFIT PAYOUT GAURANTEE AND SUITABILITY OF INVESTMENTS THAT OCCURED DURING SEVERAL MEETINGS IN 2001

Product Type: Insurance

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 04/29/2003

Complaint Pending? No

Status: Denied

Status Date: 06/11/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement FIRM INVESTIGATED ALLEGATIONS AND DETERMINED THAT THEY WERE UNSUSTAINABLE. FUERST WAS FOUND TO HAVE FULLY DISCLOSED ALL NECESSARY ASPECTS OF INVESTMENTS.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations: The client contacted the company with concerns regarding the funding proposal of a variable Appreciable Life (VAL) insurance policy he purchased in 1993. (No compensatory damages alleged)

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/02/1996

Complaint Pending? No

Status: Settled

Status Date:

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

Settlement Amount:	$18,823.00
Individual Contribution Amount:	
Firm Statement	The Company will adjust the cost of the policy so that no further out of pocket premiums will be required (estimated settlement costs: $18,823.00) The company is reporting this settlement consistent with NASDR rules pertaining to the reporting of all settlements of $5,000 or more. The company by this filing makes no allegations regarding the actions of the representative.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Allegations:	$18,823.00 PRUDENTIAL PROMOTED THE ENTIRE SALE, AND WAS PROMOTED AND CARRIED OUT BY THERE MANAGEMENT. SUPERVISOR'S WERE ALSO ENVOLVED IN THE SALE AND THE PROMOTIONS OF TYPE SALES.
Product Type:	Insurance
Alleged Damages:	$18,823.00

Customer Complaint Information

Date Complaint Received:	05/02/1996
Complaint Pending?	No
Status:	Settled
Status Date:	05/02/1996
Settlement Amount:	$18,823.00
Individual Contribution Amount:	$0.00
Broker Statement	$18,823.00 PRUDENTIAL INITIATED THE ENTIRE EVENT, NOT ONLY DID PRUDENTIAL PROMOTE THESE TYPES OF SALES, THEIR MANAGEMENT WOULD DO THE SELL FOR YOU AND CREDIT YOUR COMMISSION ACCOUNT. THERE WERE TIMES THAT WE DIDN`T EVEN SET IN ON THE APPOINTMENTS OR EVEN MEET THE CLIENT`S UNTIL AFTER THE SELL WAS COMPLETED. NOW PRUDENTIAL WANTS THE AGENTS TO TAKE THE FALL FOR SOMETHING THAT THEY TOLD US TO DO, SHOWED US HOW TO DO IT AND IN MANY CASES DID IT FOR US. MY IMMEDIATE SUPERVISOR`S THAT ARE RESPONSIBLE FOR THESE SALES WHERE [OTHER FIRM EMPLOYEES]. WETHER LOCAL MANAGEMENT OR HOME OFFICE MANAGEMENT THEY WOULD REQUIRE US TO GO TO MEETINGS IN TOWN AND OUT OF TOWN. AT THESE MEETINGS THEY WOULD HAVE HOME OFFICE MANAGERS EXPLAIN HOW TO

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

REPLACE POLICIES, USING VIDEO`S AND COMPUTER PRINT OUTS TO EXPLAIN HOW IT WAS TO WORK AND WHAT WE WERE TO DO. THEN WE WERE
REQUIRED TO GO THROUGH OUR CLIENTS RECORDS AND EITHER THE AGENT
OR THE MANAGER WOULD MAKE THE APPOINTMENT AND EITHER THE AGENT
OR THE MANGER WOULD GO OUT AND MAWKE THE SELL OR IN THIS CASE THE TRANSFER. MANY TIMES WE WERE THREATENED OR PRESSURED TO MAKE SUCH SALES OR LOSS OUR JOBS. I EVENTUALLY QUIT BECAUSE OF THE ABUSIVE TREATMENT OF [OTHER FIRM EMPLOYEES] AND CONSTANTLY BEING FORCED TO DO SOMETHING I DIDN`T FEEL WAS RIGHT. LOOKING BACK I SHOULD HAVE QUIT SOONER, BUT THE ACTIONS OF PRUDENTIAL AND THEIR MANAGMENT ARE 100% AT FAULT FOR THIS AND ANY OTHER COMPLAINTS OR CLAIMS LIKE THIS AGAINST ANY FORMER
PRUDENTIAL AGENT.

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.

End of Report

This page is intentionally left blank.

©2026 FINRA. All rights reserved. Report about KEVIN MICHAEL FUERST.