User Guidance

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IAPD Report

MICHAEL LEE KRUMHOLZ

CRD# 1977128

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

MICHAEL LEE KRUMHOLZ (CRD# 1977128)

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 **05/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	FORTUNE FINANCIAL SERVICES, INC.	CRD# 42150	12/04/2019
IA	PERIGON WEALTH MANAGEMENT, LLC	CRD# 131037	02/05/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	PRUDEO PARTNERS, LLC	113961	READING, PA	12/10/2019 - 06/17/2024
B	LPL FINANCIAL LLC	6413	READING, PA	03/29/2017 - 12/09/2019
IA	INDEPENDENT ADVISOR ALLIANCE, LLC	168267	Reading, PA	03/29/2017 - 11/27/2019

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

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

Employment 1 of 2

Firm Name: **PERIGON WEALTH MANAGEMENT, LLC**

Main Address: 201 MISSION STREET
SUITE 1825
SAN FRANCISCO, CA 94105

Firm ID#: 131037

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	02/05/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	02/05/2024

Branch Office Locations

PERIGON WEALTH MANAGEMENT, LLC
2433 MORGANTOWN ROAD
SUITE 103
READING, PA 19607

Employment 2 of 2

Firm Name: **FORTUNE FINANCIAL SERVICES, INC.**

Main Address: 3582 BRODHEAD ROAD
SUITE 202
MONACA, PA 15061

Firm ID#: 42150

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	12/04/2019
B	FINRA	General Securities Representative	Approved	12/04/2019
B	FINRA	Invest. Co and Variable Contracts	Approved	12/04/2019
B	FINRA	Investment Co./Variable Contracts Prin	Approved	12/04/2019

Qualifications

	Regulator	Registration	Status	Date
B	FINRA	Operations Professional	Approved	12/04/2019
B	California	Agent	Approved	12/04/2019
B	Connecticut	Agent	Approved	12/04/2019
B	Florida	Agent	Approved	12/04/2019
B	Maryland	Agent	Approved	12/04/2019
B	Massachusetts	Agent	Approved	01/06/2022
B	North Carolina	Agent	Approved	12/04/2019
B	Oregon	Agent	Approved	12/04/2019
B	Pennsylvania	Agent	Approved	12/04/2019
B	South Carolina	Agent	Approved	12/04/2019
B	Tennessee	Agent	Approved	12/04/2019
B	Texas	Agent	Approved	12/04/2019

Branch Office Locations

2433 Morgantown Road
Suite 103
Reading, PA 19607

2433 Morgantown Road
Suite 103
Reading, PA 19607

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	04/25/2007
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	10/13/1989

General Industry/Product Exams

	Exam	Category	Date
B	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/10/1996
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/13/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/20/1996
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/13/1989

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
IA	12/10/2019 - 06/17/2024	PRUDEO PARTNERS, LLC	CRD# 113961	READING, PA
B	03/29/2017 - 12/09/2019	LPL FINANCIAL LLC	CRD# 6413	READING, PA
IA	03/29/2017 - 11/27/2019	INDEPENDENT ADVISOR ALLIANCE, LLC	CRD# 168267	Reading, PA
IA	02/26/2007 - 04/24/2017	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	READING, PA
B	02/26/2007 - 04/24/2017	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	READING, PA
IA	07/19/2002 - 03/27/2007	ASSET & FINANCIAL PLANNING, LTD	CRD# 110709	READING, PA
B	02/29/2000 - 03/27/2007	PRIME CAPITAL SERVICES, INC.	CRD# 18334	READING, PA
B	06/06/1994 - 03/06/2000	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	12/10/1991 - 06/06/1994	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	10/16/1989 - 12/06/1991	FIRST AMERICAN NATIONAL SECURITIES, INC.	CRD# 10111	DULUTH, GA

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
02/2024 - Present	PERIGON WEALTH MANAGEMENT, LLC DBA PRUDEO PARTNERS	WEALTH ADVISOR	Y	READING, PA, United States
12/2019 - Present	Fortune Financial Services, Inc.	Registered Representative	Y	Reading, PA, United States
05/2022 - 06/2024	PRUDEO PARTNERS, LLC	PARTNER AND WEALTH ADVISOR	Y	READING, PA, United States
12/2019 - 05/2022	Asset Management and Planning, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	READING, PA, United States

 Report about MICHAEL LEE KRUMHOLZ.

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
		REPRESENTATIVE		
03/2017 - 12/2019	LPL Financial, LLC	Financial Advisor	Y	Reading, PA, United States
03/2017 - 11/2019	Independent Advisor Alliance	Investment Advisor Representative	Y	Charlotte, NC, United States
02/2007 - 03/2017	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	IA REP	Y	FAIRFIELD, IA, United States
02/2007 - 03/2017	CAMBRIDGE INVESTMENT RESEARCH, INC	REG REP	Y	FAIRFIELD, IA, 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] MR. KRUMHOLZ IS REGISTERED WITH PERIGON WEALTH MANAGEMENT, LLC ("PERIGON") AND FORTUNE FINANCIAL SERVICES, INC. ("FORTUNE FINANCIAL SERVICES"). MR. KRUMHOLZ HAS SERVED AS AN INVESTMENT ADVISOR REPRESENTATIVE ("IAR") OF PERIGON SINCE 02/2024 AND AS A REGISTERED REPRESENTATIVE WITH FORTUNE FINANCIAL SINCE 12/2019; INVESTMENT-RELATED; BUSINESS IS CONDUCTED FROM 2433 MORGANTOWN ROAD, SUITE 103, READING, PA 19607. MR. KRUMHOLZ SPENDS 90% OF HIS TIME ON INVESTMENT ADVISORY ACTIVITIES AND THE BALANCE AS A REGISTERED REPRESENTATIVE. [2] CFG INSURANCE; NOT INVESTMENT RELATED; AT REPORTED BUSINESS LOCATION; INSURANCE SALES; AGENT; 10/1987; TWO (2) HOURS PER MONTH DURING SECURITIES TRADING HOURS; DUTIES INCLUDE SELLING INSURANCE PRODUCTS. [3] POA FOR ARLENE KRUMHOLZ; NOT-INVESTMENT RELATED; DURABLE POWER OF ATTORNEY FOR MEDICAL AND FINANCIAL AFFAIRS; START 03/2017; TEN HOURS PER MONTH; NOT DURING SECURITIES TRADING HOURS [4] CFG HORIZONS, LLC; NOT-INVESTMENT RELATED; READING, PA; BUSINESS ENTITY CREATED FOR TAX/INVESTMENT PURPOSED FOR REVENUE DERIVED FROM FORTUNE FINANCIAL SERVICES; OWNER; [5] PURE HEALTH TONICS DBA EVN; NOT-INVESTMENT RELATED; READING, PA, BUSINESS IS INCORPORATED IN DELAWARE AND LOCATED IN NEW YORK; RETAIL HEALTH PRODUCTS FIRM; ASSOCIATE; 01/2019; FOUR (4) HOURS PER MONTH, NOT DURING SECURITIES TRADING HOURS; DUTIES INCLUDE CONSULTING.

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	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:	Firm
Employing firm when activities occurred which led to the complaint:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	Statement of Claim alleges an investment recommendation was made for the purpose of generating high commissions and fees and that Claimants were deprived of the ability to generate reasonable returns that would have been received in a diversified portfolio.
Product Type:	Oil & Gas
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Statement of Claim does not allege a specific amount of damages. The requested damage amount shall include compensatory damages, statutory damages, interest, attorney's fees, expert fees, forum fees and punitive damages.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	26-00559
Filing date of arbitration/CFTC reparation or civil litigation:	03/13/2026

Customer Complaint Information

Date Complaint Received:	03/13/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Cambridge Investment Research, Inc.
Allegations:	claimants allege that recommendation was made to generate high commission and fees, and that the claimants were deprived of the ability to generate reasonable returns
Product Type:	Oil & Gas
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	the statement of claim does not list the specific damages. The requested damages amount shall include compensatory damages, statutory damages, interest, attorney fees, expert fees, forum fees, and punitive damages
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	26-00559
Filing date of arbitration/CFTC reparation or civil litigation:	03/13/2026

Customer Complaint Information

Date Complaint Received:	03/13/2026
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	Statement of Claim alleges an investment recommendation was made for the purpose of generating high commissions and fees and that Claimants were

	deprived of the ability to generate reasonable returns that would have been received in a diversified portfolio.
Product Type:	Direct Investment-DPP & LP Interests Oil & Gas
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Statement of Claim does not allege a specific amount of damages. The requested damage amount shall include compensatory damages, statutory damages, interest, attorney's fees, expert fees, forum fees and punitive damages.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	24-00397
Filing date of arbitration/CFTC reparation or civil litigation:	02/21/2024

Customer Complaint Information

Date Complaint Received:	04/02/2024
Complaint Pending?	No
Status:	Withdrawn
Status Date:	09/03/2024
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Cambridge Investment Research, Inc.
Allegations:	claim alleges that the investment recommendation was made to generate high commissions and fees and that the Claimants were deprived of the ability to generate reasonable returns that would have been received in a diversified portfolio
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	claim does not provide a specific dollar amount of the damages, but requests compensatory damages, statuary damages, interest, attorney's fees, expert fees, forum fees, and punitive damages
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC	Yes

reparation or civil litigation?

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 24-00397

Filing date of arbitration/CFTC reparation or civil litigation: 02/21/2024

Customer Complaint Information

Date Complaint Received: 04/02/2024

Complaint Pending? No

Status: Withdrawn

Status Date: 09/03/2024

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRIME CAPITAL SERVICES, INC.

Allegations: [CUSTOMER] ALLEDGES THAT HIS FATHER AND CUSTODIAN [THIRD PARTY] MADE WITHDRAWALS FROM HIS UGMA ACCOUNT FOR PERSONAL USE.

Product Type: Mutual Fund(s)

Other Product Type(s): EQUITIES

Alleged Damages: $160,750.00

Customer Complaint Information

Date Complaint Received: 10/05/2007

Complaint Pending? No

Status: Litigation

Status Date: 10/05/2007

Settlement Amount:

Individual Contribution Amount: $5,000.00

Civil Litigation Information

Court Details: COURT OF COMMON PLEAS OF BERKS COUNTY, PENNSYLVANIA. DOCKET NO. 05-10301

Date Notice/Process Served: 10/05/2007

Litigation Pending? No

Disposition: Settled

Disposition Date: 06/17/2008

Monetary Compensation Amount: $15,000.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIME CAPITAL SERVICE, INC.

Allegations: CLIENT ALLEGES THAT CUSTODIAN OF ACCOUNT ISSUED CHECKS AND/OR WITHDREW FUNDS FROM UGMA ACCOUNT AND USED THEM FOR CUSTODIANS PERSONAL PURPOSES. CLIENT FURTHER ALLEGES THAT REPRESENTATIVE AND EMPLOYING FIRM (AT THE TIME) BREACHED FIDUCIARY DUTY IN REGARD TO SAID ACCOUNT. CLIENT ALLEGES THAT ACTIVITIES OCCURRED BETWEEN APRIL 1, 2000 AND JULY 11, 2005.

Product Type: Other

Other Product Type(s): UGMA ACCOUNT

Alleged Damages: $160,750.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: COURT OF COMMON PLEAS OF BERKS COUNTY, PENNSYLVANIA, DOCKET NO. 05-10301

Date Notice/Process Served: 10/09/2007

Litigation Pending? No

Disposition: Settled

Disposition Date: 06/16/2008

Monetary Compensation Amount: $15,000.00

Individual Contribution Amount: $5,000.00

Broker Statement CURRENT FIRM RECEIVED NOTICE OF THIS CIVIL ACTION FROM REPRESENTATIVE FOR THE FIRST TIME ON 10/9/2007. CIVIL ACTION WAS INITIATED IN 2005 WHEN REPRESENTATIVE WAS REGISTERED WITH FORMER FIRM. REPRESENTATIVE ASSISTED FORMER FIRM IN PREPARING AN INITIAL RESPONSE AND WAS UNDER THE IMPRESSION FROM FORMER FIRM THAT THE MATTER WAS RESOLVED SOME TIME AGO. REPRESENTATIVE WAS UNAWARE UNTIL BEING SERVED LEGAL DOCUMENTS THAT THE CIVIL ACTION IS STILL ONGOING. IT DOES NOT

APPEAR THAT FORMER FIRM FILED A DISCLOSURE AMENDMENT ON THE COMPLAINT AND/OR CIVIL ACTION WHEN IT WAS ORIGINALLY PRESENTED TO THEM IN 2005.

End of Report

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