



## IAPD Report

# BETH ANN RICHARDSON

CRD# 2056964

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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

### BETH ANN RICHARDSON (CRD# 2056964)

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 **10/08/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	06/10/1999
<b>IA</b>	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	04/21/2016

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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>IA</b>	NFP ADVISOR SERVICES, LLC	42046	DENVER, CO	12/31/2001 - 09/22/2016
<b>B</b>	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ	01/05/1996 - 06/14/1999
<b>B</b>	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN	08/03/1990 - 01/11/1996

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	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 **25** 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>B</b> FINRA	General Securities Representative	Approved	06/10/1999
<b>B</b> Arizona	Agent	Approved	01/08/2004
<b>B</b> Arkansas	Agent	Approved	02/13/2017
<b>B</b> California	Agent	Approved	07/09/1999
<b>B</b> Colorado	Agent	Approved	06/10/1999
<b>B</b> Delaware	Agent	Approved	01/09/2003
<b>B</b> Florida	Agent	Approved	01/19/2005
<b>B</b> Indiana	Agent	Approved	12/08/2023
<b>B</b> Iowa	Agent	Approved	05/20/2016
<b>B</b> Michigan	Agent	Approved	06/28/2011
<b>B</b> Minnesota	Agent	Approved	09/04/2012
<b>B</b> Missouri	Agent	Approved	02/25/2011
<b>B</b> Montana	Agent	Approved	05/06/2011



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Nebraska	Agent	Approved	03/21/2012
<b>B</b> New Jersey	Agent	Approved	07/02/2021
<b>B</b> New York	Agent	Approved	06/10/1999
<b>B</b> North Carolina	Agent	Approved	01/08/2004
<b>B</b> Oklahoma	Agent	Approved	03/05/2014
<b>B</b> Oregon	Agent	Approved	10/07/2016
<b>B</b> Pennsylvania	Agent	Approved	01/14/2019
<b>B</b> South Carolina	Agent	Approved	01/19/2007
<b>B</b> South Dakota	Agent	Approved	08/30/2012
<b>B</b> Tennessee	Agent	Approved	06/15/1999
<b>B</b> Texas	Agent	Approved	06/10/1999
<b>B</b> Washington	Agent	Approved	02/20/2015
<b>B</b> Wyoming	Agent	Approved	03/17/2003

### Branch Office Locations

**NFP ADVISOR SERVICES, LLC**  
 757 MALETA LANE, SUITE 204  
 CASTLE ROCK, CO 80108

**NFP ADVISOR SERVICES, LLC**  
 Lone Tree, CO

### 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



## Qualifications

Regulator	Registration	Status	Date
<b>IA</b> Colorado	Investment Adviser Representative	Approved	04/21/2016
<b>IA</b> Texas	Investment Adviser Representative	Approved	07/26/2023

### Branch Office Locations

**KESTRA ADVISORY SERVICES, LLC**  
757 MALETA LANE  
SUITE 204  
CASTLE ROCK, CO 80108

**KESTRA ADVISORY SERVICES, LLC**  
Lone Tree, CO



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

#### Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

#### General Industry/Product Exams


Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	08/01/1990
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#### State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	07/11/1990
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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	12/31/2001 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	DENVER, CO
B	01/05/1996 - 06/14/1999	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	08/03/1990 - 01/11/1996	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	08/03/1990 - 01/11/1996	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

#### 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
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	CASTLE ROCK, CO, United States
04/2016 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REP	Y	CASTLE ROCK, CO, 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: Five Story Investments Investment Related: No Address: 1490 S Pearl Street Denver CO 80210 Nature of Business: Real Estate Position, Title or Relationship: Limited partner - 10% ownership Start Date: 2/11/1997 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Occasional bill paying, limited duties

Business Name: Maleta Lane LLC Investment Related: No Address: 757 Maleta Lane Ste. # 202, #203, #204 Castle Rock CO 80108 Nature of Business: Real Estate Position, Title or Relationship: Owner/property manager Start Date: 9/1/2013 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Oversee all responsibilities for the building

Business Name: Maleta Wealth Management Investment Related: Yes Address: 757 Maleta Lane Suite 204 Castle Rock CO 80108 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: RR, CFP, Owner Start Date: 12/15/2013 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: 81% - 90% (113 - 126 hours) Duties: Financial Planning and wealth management, insurance broker

Business Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Investment Advisor Representative Start Date: 4/4/2016 Hours per month: Up to 100% (0 to 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Investment advisory services

Business Name: Overlook Professional Offices Condo's Treasurer Investment Related: No Address: 757 Maleta Lane, Suite 204 Castle Rock CO 80108 Nature of Business: Board Position (Board of Directors, Board of Trustees, etc.); Real Estate Position, Title or Relationship: board member, building owner



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

of Maleta Lane, LLC Start Date: 1/1/2019 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Research and make decisions for condo expenditures, held accountable to the owners of these condos Business Name: Fox Street Rental house Investment Related: No Address: 1991 S. Fox Street Denver CO 80223 Nature of Business: Real Estate Position, Title or Relationship: owner/landlord Start Date: 9/20/2019 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: owner/management of the property Business Name: Beth Richardson Investment Related: Yes Address: 1995 S Fox Street Denver CO 80223 Nature of Business: Real Estate Position, Title or Relationship: owner Start Date: 8/1/2021 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: managing expenses and and the property

#### BELLWETHER PLACE HOA

POSITION: Treasurer NATURE: Board position (Board of Directors, Board of Trustees, etc.) INVESTMENT RELATED: No  
NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 1 START DATE: 12/01/2021  
ADDRESS: 10107 Bellwether Lane, Suite 204, Lone Tree CO 80124, United States  
DESCRIPTION: approve expenses



## 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	1

### 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:** Kestra Investment Services, LLC

**Allegations:** The customer sent a complaint to the State of Florida alleging that 18 years ago a variable Universal Life Insurance policy was sold to her without her knowledge or understanding. The customer alleges the agent never explained this product to her and that she thought she was investing for her sons college. However, it has been determined that the customer already had an existing college savings plan and this policy was created to benefit her son if anything were to happen to the client. The firm has evidence and documentation which details the client was aware of this policy and received all relevant documentation. The firm believes this policy was suitable at the time of the transaction. This complaint has been denied.

**Product Type:** Insurance

**Alleged Damages:** \$7,000.00

**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:** 02/28/2018

**Complaint Pending?** No

**Status:** Denied



**Status Date:** 03/06/2018

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

It is believed that there could have been a paperwork error at the product sponsor level whereby the client didn't receive account statements which were not sent by that sponsor for 18 years. It is also believed that the sponsor received return mail for the last 18 years and did not reach out to the agent of record nor the client to inform them of the mail situation.



## End of Report

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