



IAPD Report

KEVIN JAY HERMENING

CRD# 2070967

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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 JAY HERMENING (CRD# 2070967)

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 **03/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	04/18/2018
IA	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	04/18/2018

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
IA	HERMENING ADVISORY SERVICES LLC	134927	WAUSAU, WI	02/28/2006 - 05/07/2018
B	FIRST ALLIED SECURITIES, INC.	32444	STEVENS POINT, WI	05/30/2008 - 04/20/2018
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	WAUSAU, WI	01/01/2007 - 04/20/2018

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	6



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 1

Firm Name: **AMERIPRISE FINANCIAL SERVICES, LLC**
Main Address: 901 3RD AVENUE SOUTH
MINNEAPOLIS, MN 55402
Firm ID#: 6363

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/18/2018
B	FINRA	General Securities Representative	Approved	04/18/2018
B	FINRA	Invest. Co and Variable Contracts	Approved	04/18/2018
B	Arizona	Agent	Approved	04/18/2018
B	California	Agent	Approved	04/18/2018
B	Colorado	Agent	Approved	04/18/2018
B	Florida	Agent	Approved	04/18/2018
B	Georgia	Agent	Approved	01/06/2025
B	Illinois	Agent	Approved	07/05/2018
B	Indiana	Agent	Approved	10/15/2020
B	Iowa	Agent	Approved	04/30/2018
B	Kentucky	Agent	Approved	04/30/2018
B	Michigan	Agent	Approved	04/18/2018



Qualifications

	Regulator	Registration	Status	Date
B	Minnesota	Agent	Approved	05/01/2018
B	Montana	Agent	Approved	06/12/2018
B	Nebraska	Agent	Approved	10/24/2019
B	Nevada	Agent	Approved	04/18/2018
B	New Hampshire	Agent	Approved	05/16/2019
B	New York	Agent	Approved	04/18/2018
B	North Carolina	Agent	Approved	03/11/2024
B	South Carolina	Agent	Approved	05/23/2019
B	South Dakota	Agent	Approved	04/18/2018
B	Tennessee	Agent	Approved	11/30/2022
B	Texas	Agent	Approved	04/18/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	04/18/2018
B	Vermont	Agent	Approved	02/24/2020
B	Virginia	Agent	Approved	04/18/2018
B	Washington	Agent	Approved	05/16/2019
B	Wisconsin	Agent	Approved	04/18/2018
IA	Wisconsin	Investment Adviser Representative	Approved	04/18/2018

Branch Office Locations

AMERIPRISE FINANCIAL SERVICES, LLC



Qualifications

200 Washington St Ste 280
Wausau, WI 54403

AMERIPRISE FINANCIAL SERVICES, LLC
3233A Business Park Dr Ste 106
Stevens Point, WI 54482

AMERIPRISE FINANCIAL SERVICES, LLC
980 Maritime Dr Ste 3
Manitowoc, WI 54220



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination (S24)	Series 24	07/14/1994

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	05/05/1994
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/19/1990

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/23/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/12/1990

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	02/28/2006 - 05/07/2018	HERMENING ADVISORY SERVICES LLC	CRD# 134927	WAUSAU, WI
B	05/30/2008 - 04/20/2018	FIRST ALLIED SECURITIES, INC.	CRD# 32444	STEVENS POINT, WI
IA	01/01/2007 - 04/20/2018	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	WAUSAU, WI
B	09/23/1993 - 05/30/2008	FFP SECURITIES, INC.	CRD# 16337	WAUSAU, WI
IA	06/30/1994 - 01/03/2007	FFP ADVISORY SERVICES INC	CRD# 110778	WAUSAU, WI
B	01/03/1992 - 09/22/1993	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA
B	10/22/1990 - 12/12/1991	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
03/2020 - Present	Ameriprise Financial Services, LLC	Registered Rep	Y	Wausau, WI, United States
04/2018 - 03/2020	Ameriprise Financial Services Inc	REGISTERED REP	Y	Wausau, WI, United States
05/2008 - 04/2018	FIRST ALLIED ADVISORY SERVICES, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	WAUSAU, WI, United States
05/2008 - 04/2018	FIRST ALLIED SECURITIES, INC.	Mass Transfer	Y	GREEN BAY, WI, United States
02/2005 - 04/2018	HERMENING ADVISORY SERVICES LLC	MANAGING MEMBER	Y	WAUSAU, WI, United States
09/1993 - 04/2018	HERMENING FINANCIAL GROUP, LLC	D/B/A	Y	WAUSAU, WI, United States



Registration & Employment History



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.

Independent Insurance Brokering; Midland National Life Insurance Co; 01/01/2008; Term Life / North American Company; 01/01/2008; . Business Ownership; Hermening Financial Group LLC; Owner; Pass through entity for business expenses; 200 Washington St., Ste. 280 Wausau, WI 54403, , ; Not Investment-Related; 02/21/2008; 1 to 9 hours per month; 1 to 9 during trading hours / Jefferson Street Inn Partnerships; Partner; Partnership; 201 Jefferson St., Wausau, WI 54403, , ; Investment-Related; 07/01/2005; 1 to 9 hours per month; 1 to 9 during trading hours. Board of Directors; Wausau Gateway Condo Association; Board Member; Wausau, WI 54403, , ; Not Investment-Related; 07/01/2005; 1 to 9 hours per month; 1 to 9 during trading hours / Child Evangelism Fellowship Wisconsin; Board Member; PO Box 443 Plover, WI 54467, , ; Not Investment-Related; 01/15/2012; 10 to 19 hours per month; 1 to 9 during trading hours / Republican Party of Marathon County; Chairman; 1489 Village Way, , Kronewetter, WI, 54445; Not Investment-Related; 03/01/2023; 1 to 9 hours per month; 1 to 9 during trading hours. Outside Employment; University of Wisconsin - Stevens Point; Adjunct Professor - Teaching; ; 2100 Main St, , Stevens Point, WI, 54481-3897; Not Investment-Related; 09/08/2022; 10 to 19 hours per month; 1 to 9 during trading hours. Other Business Activities; Candidate, US House of Representatives; I am in the "Testing the Waters" phase of the Campaign, with a Formal Announcement expected in mid-January. The Primary Election is in August 2026, and the General Election is November 2026. As a candidate for office, the Roles & Responsibilities seem self-explanatory. I will be running for office as a candidate. [ROLE: Talking to people who I hope will vote for me]. Please advise what you are really asking in your follow-up because I honestly don't understand your question. If we should have a telephone discussion about it, please feel welcome to call me at 715-842-0916. Thank you.; 330 N 3RD ST, , WAUSAU, WI, 54403; Not Investment-Related; 12/08/2025; 60 hours per month; 20 to 39 during trading hours.



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	6

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 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST ALLIED SECURITIES, INC.
Allegations:	CLIENT ALLEGES AN ANNUITY WAS MISREPRESENTED TO HER AND THAT SHE WAS UNAWARE OF THE SURRENDER PERIOD WHEN SHE PURCHASED THE PRODUCT IN APRIL 2012.
Product Type:	Annuity-Variable
Alleged Damages:	\$8,958.99
Alleged Damages Amount Explanation (if amount not exact):	ALLEGED DIFFERENCE BETWEEN SURRENDER VALUE AND PURCHASE AMOUNT.
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:	08/10/2012
Complaint Pending?	No
Status:	Settled
Status Date:	09/07/2012



Settlement Amount: \$5,500.00
Individual Contribution Amount: \$5,500.00
Broker Statement CLIENT'S VARIABLE ANNUITY CONTRACT WAS RESCINDED. CONTRACT VALUE EXCEEDED PURCHASE PRICE, SO NO ADDITIONAL MONIES WERE PAID TO CLIENT.

Disclosure 2 of 6

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: FFP SECURITIES, INC., FFP ADVISORY SERVICES, INC., FIRST ALLIED SECURITIES, INC.
Allegations: CLIENTS ARE ALLEGING THAT BETWEEN FALL OF 1998 AND FALL OF 2009 RR WAS 1.) IN VIOLATION OF WISCONSIN UNIFORM SECURITIES ACT; 2.) NEGLIGENCE AND UNSUITABILITY; 3.) FAILURE TO SUPERVISE AND 4.) BREACH OF FIDUCIARY DUTY.
Product Type: Annuity-Variable
Mutual Fund
Other: INDIVIDUAL STOCKS, LEVERAGED INDEX FUNDS
Alleged Damages: \$0.00
Alleged Damages Amount Explanation (if amount not exact): NO SPECIFIC COMPENSATORY DAMAGE AMOUNT IS GIVEN.
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: PRICE COUNTY CIRCUIT COURT
Docket/Case #: 10CV176
Filing date of arbitration/CFTC reparation or civil litigation: 12/10/2010

Customer Complaint Information

Date Complaint Received: 12/27/2010
Complaint Pending? No
Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date: 07/25/2011

Settlement Amount:
Individual Contribution Amount:

Arbitration Information



Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 11-02162

Date Notice/Process Served: 07/25/2011

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/10/2012

Monetary Compensation Amount: \$115,000.00

Individual Contribution Amount: \$0.00

Civil Litigation Information

Type of Court: State Court

Name of Court: PRICE COUNTY CIRCUIT COURT

Location of Court: PRICE COUNTY, MI

Docket/Case #: 10CV176

Date Notice/Process Served: 12/27/2010

Litigation Pending? No

Disposition: Other: STAY OF PROCEEDINGS PENDING ARBITRATION

Disposition Date: 03/02/2011

Broker Statement THE ASSERTIONS ARE FALSE. I HAVE ALWAYS USED FULL DISCLOSURE AND THE UTMOST OF DUE DILIGENCE IN 12 YEARS OF WORK ON BEHALF OF THIS CLIENT. THE RECOMMENDATIONS MADE WERE NOT ONLY SUITABLE, BUT WERE REQUESTED BY THE CLIENT. THE CLIENTS SIGNED ARBITRATION AGREEMENTS AND SHOULD BE PROHIBITED FROM FILING A SUIT IN CIRCUIT COURT.

Disclosure 3 of 6

Reporting Source: Individual

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

Allegations: REP RECOMMENDED INVESTMENTS THAT WERE NOT SUITABLE FOR THE CLIENT.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$46,847.62

Customer Complaint Information

Date Complaint Received: 03/12/2007

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/31/2005

**Settlement Amount:****Individual Contribution Amount:****Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD 07-00246**Date Notice/Process Served:** 03/12/2007**Arbitration Pending?** No**Disposition:** Settled**Disposition Date:** 11/20/2007**Monetary Compensation Amount:** \$25,000.00**Individual Contribution Amount:** \$0.00**Civil Litigation Information****Court Details:** STATE OF WISCONSIN/CIRCUIT COURT/MARATHON COUNTY/CASE#05CV769 (THIS INFORMATION WAS REPORTED BACK IN 8/2005 FOR THE LITIGATION).**Date Notice/Process Served:** 08/31/2005**Litigation Pending?** No**Disposition:** Dismissed**Disposition Date:** 04/14/2006**Monetary Compensation Amount:** \$0.00**Individual Contribution Amount:** \$0.00**Disclosure 4 of 6****Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** FFP SECURITIES, INC.**Allegations:** CLIENT COMPLAINS OF MARKET LOSS AND TRADING WITHOUT AUTHORIZATION.**Product Type:** Mutual Fund(s)**Alleged Damages:** \$5,402.49**Customer Complaint Information****Date Complaint Received:** 03/07/2005**Complaint Pending?** No**Status:** Settled**Status Date:** 06/16/2005**Settlement Amount:** \$952.00



Individual Contribution Amount: \$952.00

Disclosure 5 of 6

Reporting Source: Individual

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

Allegations: UNSUITABILITY. MARCH 2, 1999 CUSTOMER INVESTED MONEY IN MUTUAL FUNDS. ORIGINALLY ALL MONEY'S WERE INVESTED IN MONEY MARKET AND DOLLAR COST AVERAGED INTO EQUITY FUND.

Product Type: Mutual Fund(s)

Alleged Damages: \$10,800.00

Customer Complaint Information

Date Complaint Received: 05/23/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/27/2003

Settlement Amount:

Individual Contribution Amount:

Disclosure 6 of 6

Reporting Source: Individual

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

Allegations: SUITABILITY

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 11/08/2002

Complaint Pending? No

Status: Denied

Status Date: 12/18/2002

Settlement Amount:

Individual Contribution Amount:



End of Report

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