



IAPD Report

KEVIN EDWIN JARCHOW

CRD# 2080852

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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 EDWIN JARCHOW (CRD# 2080852)

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 **12/12/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	06/01/2005
IA	LPL FINANCIAL LLC	CRD# 6413	06/08/2005

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	COMERCA SECURITIES	17079	GRAND RAPIDS, MI	03/03/2004 - 06/08/2005
B	COMERICA SECURITIES	17079	AUBURN HILLS, MI	10/11/2001 - 06/08/2005
B	CUNA BROKERAGE SERVICES, INC.	13941	WAVERLY, IA	10/05/1999 - 10/10/2001

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
Termination	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 4 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/01/2005
B	Florida	Agent	Approved	06/01/2005
B	Michigan	Agent	Approved	06/01/2005
IA	Michigan	Investment Adviser Representative	Approved	07/06/2010
B	Tennessee	Agent	Approved	07/19/2021
B	Wisconsin	Agent	Approved	04/19/2023

Branch Office Locations

LPL FINANCIAL LLC
201 S BEACON BLVD.
GRAND HAVEN, MI 49417



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

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
General Securities Representative Examination (S7)	Series 7	05/06/1991
Corporate Securities Limited Representative Examination (S62)	Series 62	08/10/1990

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	12/29/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	07/30/1990

PROFESSIONAL DESIGNATIONS

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

No information reported.



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	03/03/2004 - 06/08/2005	COMERCIA SECURITIES	CRD# 17079	GRAND RAPIDS, MI
B	10/11/2001 - 06/08/2005	COMERICA SECURITIES	CRD# 17079	AUBURN HILLS, MI
B	10/05/1999 - 10/10/2001	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	WAVERLY, IA
B	06/14/1999 - 07/09/1999	ABN AMRO INVESTMENT SERVICES, INC.	CRD# 20373	CHICAGO, IL
B	04/22/1998 - 04/13/1999	NATCITY INVESTMENTS, INC.	CRD# 17490	CLEVELAND, OH
B	12/06/1993 - 04/12/1999	FIRST OF AMERICA BROKERAGE SERVICE, INC.	CRD# 16989	CLEVELAND, OH
B	08/11/1992 - 07/22/1993	FIRST OF MICHIGAN CORPORATION	CRD# 311	DETROIT, MI
B	03/30/1992 - 06/02/1992	WHITE SECURITIES, INC.	CRD# 27143	SCOTTSDALE, AZ
B	11/22/1991 - 01/21/1992	M.L. STERN & CO. INC.	CRD# 8327	BEVERLY HILLS, CA
B	05/08/1991 - 11/15/1991	SMITH BARNEY, HARRIS UPHAM & CO., INCORPORATED	CRD# 7059	NEW YORK, NY
B	11/24/1990 - 12/18/1990	CHATFIELD DEAN & CO., INC.	CRD# 14714	GREENWOOD VILLAGE
B	08/17/1990 - 11/30/1990	THE STUART-JAMES COMPANY, INCORPORATED	CRD# 11691	DENVER, CO

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
06/2005 - Present	LPL FINANCIAL, LLC	REGISTERED REP	Y	GRANDVILLE, MI, 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.

(1) 6/16/2005: DBA ONLY - WEST MICHIGAN WEALTH MANAGEMENT, LLC - GRANDVILLE, MI.

(2) 12/2/2010: OTHER-LEASE SHARE - SUMMIT PROFESSIONAL BUSINESS SERVICES, LLC - MANAGING MEMBER OF SUMMIT PROFESSIONAL BUSINESS SERVICES (SPBS), LLC. SPBS IS THE MASTER TENANT FOR THE CURRENTLY LEASED OFFICE SPACE FOR WEST MICHIGAN WEALTH MANAGEMENT, LLC. SPBS COLLECT RENT AND OTHER EXPENSES FROM SUB-TENANTS. - TIME SPENT 1% - GRANDVILLE, MI.

(3) 02/18/2014 - INSPHERE INSURANCE SOLUTIONS, INC - NON-VARIABLE INSURANCE - SALESMAN /INSURANCE AGENT FOR THE ABOVE LISTED INSURANCES THROUGH INSPHERE INSURANCE SOLUTIONS, INC. DBA HEALTH MARKETS. DUTIES INCLUDE INSURANCE SALES TO SMALL COMPANIES AND TO RETAIL CLIENTS. - TIME SPENT 20% - GRANDVILLE, MI



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
Termination	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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LINSCO/PRIVATE LEDGER
Allegations:	CUSTOMER COMPLAINED TO SEC THAT REPRESENTATIVE'S RECOMMENDATION IN AUGUST 2006 TO UTILIZE A MANAGED ACCOUNT FOR SETTLEMENT OF HIS UNCLE'S ESTATE WAS UNSUITABLE, AND SOUGHT RETURN OF AN UNSPECIFIED PORTION OF MANAGEMENT FEES.
Product Type:	No Product
Alleged Damages:	\$5,000.00

Customer Complaint Information

Date Complaint Received:	11/02/2007
Complaint Pending?	No
Status:	Denied
Status Date:	11/15/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement WHEN CUSTOMER MET WITH REPRESENTATIVE IN AUGUST 2006, HE STATED THAT HE EXPECTED TO DEPOSIT STOCK CERTIFICATES AND LIQUIDATE THEM WITHIN SIX MONTHS. REPRESENTATIVE EXPLAINED



THAT IT WOULD BE MORE COST-EFFECTIVE TO EFFECT THESE TRANSACTIONS IN A MANAGED ACCOUNT (IN WHICH NO COMMISSIONS WOULD BE PAID) THAN IN A BROKERAGE ACCOUNT (IN WHICH COMMISSIONS WOULD BE PAID). IN NOVEMBER 2006, REPRESENTATIVE RECOMMENDED THE SALE OF A SINGLE SECURITY. NO OTHER POSITIONS WERE SOLD UNTIL OCTOBER 2007, WHICH RESULTED IN MANAGEMENT FEES BEING ASSESSED FOR LONGER THAN WAS INITIALLY ANTICIPATED. HOWEVER, THE SECURITY THAT THE REPRESENTATIVE RECOMMENDED THE SALE OF IN NOVEMBER 2006 HAD DECLINED SUBSTANTIALLY IN VALUE BY OCTOBER 2007, WHICH RESULTED IN THE PRESERVATION OF APPROXIMATELY \$88,000 IN VALUE FOR THE ESTATE. THUS, THE ESTATE BENEFITTED SUBSTANTIALLY FROM THE REPRESENTATIVE'S MANAGEMENT OF THE ACCOUNT, AND THE COMPLAINT HAS BEEN DENIED.

Disclosure 2 of 2

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: CUNA BROKERAGE SERVICES, INC.

Allegations: THE CUSTOMER ALLEGES THE REGISTERED REPRESENTATIVE DID NOT MAKE THE INVESTMENTS ACCORDING TO THE ALLOCATION PLAN.

Product Type: Mutual Fund(s)

Alleged Damages: \$27,375.61

Customer Complaint Information

Date Complaint Received: 08/02/2002

Complaint Pending? No

Status: Denied

Status Date: 08/23/2002

Settlement Amount:

Individual Contribution Amount:

Firm Statement AFTER REVIEWING THE FACTS AND CIRCUMSTANCES SURROUNDING THE COMPLAINT, THE FIRM FOUND THE COMPLAINT TO BE WITHOUT MERIT.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: CUNA BROKERAGE SERVICES, INC.

Allegations: THE CUSTOMER ALLEGES THE REGISTERED REPRESENTATIVE DID NOT MAKE THE INVESTMENTS ACCORDING TO THE INVESTMENT PLAN.

Product Type: Mutual Fund(s)

Alleged Damages: \$27,375.61

Customer Complaint Information

Date Complaint Received: 08/02/2002



Complaint Pending?	No
Status:	Denied
Status Date:	08/23/2002
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	AFTER REVIEWING THE FACTS AND CIRCUMSTANCES SURROUNDING THE COMPLAINT, THE FORMER FIRM FOUND THE COMPLAINT TO BE WITHOUT MERIT.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	NATCITY INVESTMENTS, INC.
Termination Type:	Discharged
Termination Date:	04/06/1999
Allegations:	DELAY IN DEPOSITING FUNDS AND ENTERING MUTUAL FUND PURCHASES.
Product Type:	Mutual Fund(s)
Other Product Types:	
Broker Statement	NO FURTHER ACTION. ALLEGATIONS WERE CAUSED BY AN UNREGISTERED SALES ASSISTANT FAILING TO FOLLOW COMPANY GUIDELINES REGARDING THE ESTABLISHMENT OF CLIENT ACCOUNTS. BECAUSE THE ACCOUNT WAS NOT ESTABLISHED IN A TIMELY FASHION FUNDS WERE NOT ABLE TO BE DEPOSITED AS INTENDED.



End of Report

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