



IAPD Report

Birds Kyle Horton

CRD# 2154194

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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

Birds Kyle Horton (CRD# 2154194)

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 **12/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FOUNDATIONS INVESTMENT ADVISORS LLC	CRD# 175083	12/02/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	LEGACY WEALTH MANAGEMENT INC.	173453	MANASSAS, VA	06/11/2025 - 10/10/2025
IA	SENTINEL ASSET MANAGEMENT, LLC	302082	WALLINGFORD, CT	06/18/2024 - 01/21/2025
IA	ABICH FINANCIAL WEALTH MANAGEMENT, LLC	310633	ASHBURN, VA	07/26/2023 - 02/23/2024

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
Financial	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FOUNDATIONS INVESTMENT ADVISORS LLC**
Main Address: 4050 E. COTTON CENTER BLVD.
SUITE 40
PHOENIX, AZ 85040
Firm ID#: 175083

Regulator	Registration	Status	Date
IA Virginia	Investment Adviser Representative	Approved	12/02/2025

Branch Office Locations

FOUNDATIONS INVESTMENT ADVISORS LLC
6731 WHITTIER AVE
SUITE 201
MCLEAN, VA 22101







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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Principal Examination (S24)	Series 24	10/24/1995
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	06/09/1994

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	05/23/2001
 General Securities Representative Examination (S7)	Series 7	09/05/1991

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/20/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/10/1991



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	06/11/2025 - 10/10/2025	LEGACY WEALTH MANAGEMENT INC.	CRD# 173453	MANASSAS, VA
IA	06/18/2024 - 01/21/2025	SENTINEL ASSET MANAGEMENT, LLC	CRD# 302082	WALLINGFORD, CT
IA	07/26/2023 - 02/23/2024	ABICH FINANCIAL WEALTH MANAGEMENT, LLC	CRD# 310633	ASHBURN, VA
B	04/06/2021 - 08/10/2021	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	02/24/2021 - 08/10/2021	SORRENTO PACIFIC FINANCIAL, LLC	CRD# 127787	SAN DIEGO, CA
B	02/04/2021 - 08/10/2021	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	SAN DIEGO, CA
IA	02/04/2021 - 08/10/2021	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	McLean, VA
B	04/20/2012 - 01/23/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	COVINGTON, GA
IA	04/20/2012 - 01/23/2020	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	COVINGTON, GA
IA	02/23/2009 - 04/23/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	DULUTH, GA
B	02/20/2009 - 04/23/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	DULUTH, GA
B	05/07/2009 - 11/23/2010	SECURITIES AMERICA, INC.	CRD# 10205	SANDY SPRINGS, GA
IA	02/04/2003 - 01/13/2009	AIG RETIREMENT ADVISORS, INC.	CRD# 42803	ATLANTA, GA
B	03/28/2002 - 01/13/2009	AIG RETIREMENT ADVISORS, INC.	CRD# 42803	ATLANTA, GA
B	04/19/2001 - 03/06/2002	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	10/01/2000 - 03/16/2001	FIRST UNION SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO



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	01/07/1998 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	05/07/1993 - 01/08/1998	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI
B	09/09/1991 - 10/02/1991	F.N. WOLF & CO., INC.	CRD# 13051	

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
11/2025 - Present	Foundations Investment Advisors LLC	Investment Adviser Representative	Y	Phoenix, AZ, United States
06/2015 - Present	Linger Longer Entertainment	Owner	N	Manassas, VA, United States
06/2025 - 10/2025	Legacy Wealth Management, Inc.	Investment Adviser Representative	Y	Manassas, VA, United States
05/2025 - 10/2025	Legacy Associates Inc.	Insurance Agent	Y	Manassas, VA, United States
07/2024 - 06/2025	Birds Horton, Sole Proprietor	Insurance Agent	Y	Manassas, VA, United States
06/2024 - 01/2025	Sentinel Asset Management, LLC	Investment Adviser Representative	Y	Fulton, MD, United States
07/2023 - 02/2024	Abich Financial Wealth Management, LLC	Investment Adviser Representative	Y	ASHBURN, VA, United States
02/2021 - 07/2023	Cuso Financial Services, L.P.	Compliance Analyst	Y	San Diego, CA, United States
04/2021 - 08/2021	Cadaret, Grant & Co., Inc.	Registered Representative	Y	Syracuse, NY, United States
02/2021 - 08/2021	Cuso Financial Services, L.P.	Investment Adviser Representative	Y	San Diego, CA, United States
02/2021 - 08/2021	Sorrento Pacific Financial, LLC	Registered Representative	Y	San Diego, CA, United States
01/2020 - 03/2020	Royal Caribbean Intl	Cruise Director	N	Orlando, FL, United States
04/2012 - 01/2020	Wells Fargo Clearing Services, LLC	Investment Adviser Representative	Y	Covington, GA, 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) Horton Wealth Partners.; Investment Related; 6731 Whittier Ave, Suite 201, Mclean, VA 22101; Insurance Services; Insurance Agent; 05/2025; 10/ HRS MO; 10/ HRS MO

(2) Linger Longer Entertainment.com; Not Investment; 6900 Fleetwood Rd, Unit 209, McLean, VA 22102; Wedding DJ and Officiant; Owner; Started: 08/2015; 8/ HRS MO



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
Financial	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:	Firm
Employing firm when activities occurred which led to the complaint:	VALIC FINANCIAL ADVISORS, INC.
Allegations:	CLIENT STATES SHE WAS NEVER INFORMED THAT A MARKET VALUE ADJUSTMENT COULD APPLY IF DISBURSING FUNDS FROM HER SET RATE ANNUITY (SRA) ACCOUNT.
Product Type:	Annuity-Fixed
Alleged Damages:	\$9,903.15
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:	12/17/2013
Complaint Pending?	No
Status:	Settled
Status Date:	01/14/2014
Settlement Amount:	\$9,903.15



Individual Contribution Amount: \$0.00

**Arbitration Information
Civil Litigation Information**

Disposition:

Disposition Date: 01/14/2014

Firm Statement MARKET VALUE ADJUSTMENT WAS WAIVED FOR CLIENT.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VALIC FINANCIAL ADVISORS, INC.

Allegations: CLIENT STATES SHE WAS NEVER INFORMED THAT A MARKET VALUE ADJUSTMENT COULD APPLY IF DISBURSING FUNDS FROM HER SET RATE ANNUITY (SRA) ACCOUNT.

Product Type: Annuity-Fixed

Alleged Damages: \$9,903.15

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: 12/17/2013

Complaint Pending? No

Status: Settled

Status Date: 01/14/2014

Settlement Amount: \$9,903.15

Individual Contribution Amount: \$0.00

Broker Statement I WORKED WITH VALIC 9 YEARS AGO IN 2005. THIS CLIENT BELONGS TO VALIC AND NOT TO ME. IN FACT, I WASN'T MADE AWARE OF THE COMPLAINT UNTIL AFTER VALIC HAD ALREADY SETTLED WITH THEIR CLIENT. IT IS IMPORTANT TO NOTE THAT THIS CLIENT AND THIS COMPLAINT BELONG TO VALIC AND THAT I WAS NOT NAMED IN THE DISPUTE.

Disclosure 2 of 2

Reporting Source: Firm

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

Allegations: TENNESSEE REISDENT CLAIMED THAT IN MARCH 1999 BASED UPON THE RECOMMENDATIONS OF THE FA SHE INVESTED \$120,000 IN WHAT SHE



BELIEVED WAS SOMETHING CALLED THE "ACCUMULATOR FUND" -- IN ACTUALITY IT WAS AN EQUITABLE ACCUMULATOR ANNUITY. THE CLIENT CLAIMED THAT SHE WAS TOLD THAT "UNDER NO CIRCUMSTANCE, EXCEPT EARLY WITHDRAWAL, COULD SHE LOSE ANY OF HER INITIAL INVESTMENT". THE CLIENT FURTHER CLAIMED THAT SHE WAS TOLD THAT SHE WOULD INCUR NO TAX LIABILITY WHEN SHE LIQUIDATED A MUTUAL FUND THAT SHE HAD OWNED SINCE 1995 TO PURCHASE THE ANNUITY. THE CLIENT CLAIMED THAT SHE IN FACT WAS SUBJECT TO FEDERAL TAX LIABILITY AND PENALTIES IN THE AMOUNT OF \$9,261.28 (WHICH SHE PAID IN LATE 2001 OR EARLY 2002) FOR NOT DECLARING THE INCOME/CAPITAL GAINS SHE HAD REALIZED UPON THE SALE OF HER MUTUAL FUND. THE CLIENT IS SEEKING COMPENSATORY DAMAGES THAT ARE BELIEVED TO BE APPROXIMATELY \$75,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$75,000.00

Customer Complaint Information

Date Complaint Received: 02/10/2003

Complaint Pending? No

Status: Denied

Status Date: 03/03/2003

Settlement Amount:

Individual Contribution Amount:

Firm Statement A LETTER WAS SENT TO THE CLIENT ON MARCH 3, 2003 DENYING THE COMPLAINT.

Reporting Source: Individual

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

Allegations: TENNESSEE REISDENT CLAIMED THAT IN MARCH 1999 BASED UPON THE RECOMMENDATIONS OF THE FA SHE INVESTED \$120,000 IN WHAT SHE BELIEVED WAS SOMETHING CALLED THE "ACCUMULATOR FUND" -- IN ACTUALITY IT WAS AN EQUITABLE ACCUMULATOR ANNUITY. THE CLIENT CLAIMED THAT SHE WAS TOLD THAT "UNDER NO CIRCUMSTANCE, EXCEPT EARLY WITHDRAWAL, COULD SHE LOSE ANY OF HER INITIAL INVESTMENT". THE CLIENT FURTHER CLAIMED THAT SHE WAS TOLD THAT SHE WOULD INCUR NO TAX LIABILITY WHEN SHE LIQUIDATED A MUTUAL FUND THAT SHE HAD OWNED SINCE 1995 TO PURCHASE THE ANNUITY. THE CLIENT CLAIMED THAT SHE IN FACT WAS SUBJECT TO FEDERAL TAX LIABILITY AND PENALTIES IN THE AMOUNT OF \$9,261.28 (WHICH SHE PAID IN LATE 2001 OR EARLY 2002) FOR NOT DECLARING THE INCOME/CAPITAL GAINS SHE HAD REALIZED UPON THE SALE OF HER MUTUAL FUND. THE CLIENT IS SEEKING COMPENSATORY DAMAGES THAT ARE BELIEVED TO BE APPROXIMATELY \$75,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$75,000.00

Customer Complaint Information



Date Complaint Received: 02/10/2003
Complaint Pending? No
Status: Denied
Status Date: 03/03/2003
Settlement Amount:
Individual Contribution Amount:



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual
Action Type: Bankruptcy
Bankruptcy: Chapter 7
Action Date: 08/24/2022

Organization Investment-Related?

Type of Court: Federal Court
Name of Court: US Bankruptcy Court
Location of Court: Eastern District of Virginia
Docket/Case #: 22-10633-KHK
Action Pending? No
Disposition: Discharged
Disposition Date: 08/24/2022

Broker Statement

I previously owned and operated a business in the Wedding Event, Party and Entertainment industry. Due to the unprecedented challenges presented by the pandemic between 2020 and 2022, the business was unfortunately forced to dissolve entirely. As a result of this significant financial setback, I had to file for bankruptcy relief protection.



End of Report

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