



## IAPD Report

# HERBERT FREDERICK ALLEN III

CRD# 2168057

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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

### HERBERT FREDERICK ALLEN III (CRD# 2168057)

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 **09/03/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	09/02/2025
<b>IA</b>	PACKERLAND BROKERAGE SERVICES, INC.	CRD# 37031	09/03/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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>	HARBOUR INVESTMENTS, INC.	19258	ROCKFORD, IL	09/09/2019 - 12/31/2024
<b>B</b>	HARBOUR INVESTMENTS, INC.	19258	ROCKFORD, IL	08/19/2019 - 12/31/2024
<b>B</b>	SUMMIT BROKERAGE SERVICES, INC.	34643	ROCKFORD, IL	01/23/2012 - 08/26/2019

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
Regulatory Event	1
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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **PACKERLAND BROKERAGE SERVICES, INC.**  
Main Address: 432 SECURITY BLVD.  
STE. 101  
GREEN BAY, WI 54313-9709  
Firm ID#: 37031

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	09/02/2025
<b>B</b>	FINRA	General Securities Representative	Approved	09/02/2025
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	09/02/2025
<b>B</b>	Colorado	Agent	Approved	09/03/2025
<b>B</b>	Florida	Agent	Approved	09/03/2025
<b>B</b>	Illinois	Agent	Approved	09/03/2025
<b>IA</b>	Illinois	Investment Adviser Representative	Approved	09/03/2025
<b>B</b>	Kentucky	Agent	Approved	09/04/2025
<b>B</b>	Minnesota	Agent	Approved	09/04/2025
<b>B</b>	Mississippi	Agent	Approved	09/05/2025
<b>B</b>	Missouri	Agent	Approved	09/15/2025
<b>B</b>	South Carolina	Agent	Approved	09/08/2025
<b>B</b>	Tennessee	Agent	Approved	09/04/2025



## Qualifications

Regulator	Registration	Status	Date
<b>B</b> Wisconsin	Agent	Approved	09/03/2025

### Branch Office Locations

**PACKERLAND BROKERAGE SERVICES, INC.**

7210 East State Street  
Rockford , IL 61108




## 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
	General Securities Principal Examination (S24)	Series 24	02/14/2007

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/17/2003
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/01/1991

#### State Securities Law Exams

	Exam	Category	Date	
	 Uniform Combined State Law Examination (S66)	Series 66	12/13/2003	
		Uniform Securities Agent State Law Examination (S63)	Series 63	10/01/1991

### 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	09/09/2019 - 12/31/2024	HARBOUR INVESTMENTS, INC.	CRD# 19258	ROCKFORD, IL
B	08/19/2019 - 12/31/2024	HARBOUR INVESTMENTS, INC.	CRD# 19258	ROCKFORD, IL
B	01/23/2012 - 08/26/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	ROCKFORD, IL
IA	01/23/2012 - 08/26/2019	SUMMIT FINANCIAL GROUP INC	CRD# 109485	ROCKFORD, IL
IA	03/15/2011 - 02/15/2012	JONATHAN ROBERTS ADVISORY GROUP, INC.	CRD# 112294	TAMPA, FL
B	03/14/2011 - 02/15/2012	J.W. COLE FINANCIAL, INC.	CRD# 124583	ROCKFORD, IL
B	05/26/2006 - 03/15/2011	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	ROCKFORD, IL
IA	05/26/2006 - 03/15/2011	SUMMIT FINANCIAL GROUP INC	CRD# 109485	ROCKFORD, IL
B	09/01/2004 - 06/19/2006	INTERSECURITIES, INC.	CRD# 16164	ROCKFORD, IL
IA	09/01/2004 - 06/19/2006	INTERSECURITIES, INC.	CRD# 16164	ROCKFORD, IL
IA	03/01/2004 - 09/21/2004	ING FINANCIAL PARTNERS, INC	CRD# 2882	ROCKFORD, IL
B	01/01/2004 - 09/21/2004	ING FINANCIAL PARTNERS, INC.	CRD# 2882	WINDSOR, CT
B	12/05/2001 - 01/01/2004	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	02/28/2001 - 01/11/2002	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	02/28/2001 - 01/11/2002	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	08/10/1998 - 03/08/2001	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA



### 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	06/30/1994 - 08/18/1998	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	10/03/1991 - 06/10/1994	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	10/03/1991 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

#### 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
09/2025 - Present	PACKERLAND BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	GREEN BAY, WI, United States
01/2025 - Present	UNEMPLOYED - HAD NON-COMPETE CLAUSE	UNEMPLOYED - HAD NON-COMPETE CLAUSE	N	ROCKFORD, IL, United States
08/2019 - 12/2024	HARBOUR INVESTMENTS, INC	REGISTERED ADVISOR	Y	MADISON, WI, United States
09/1996 - 12/2024	MAIN STREET FINANCIAL	OWNER/OPERATOR	Y	ROCKFORD, IL, United States
01/2012 - 08/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	ROCKFORD, IL, United States
01/2012 - 08/2019	SUMMIT FINANCIAL GRP	IA REP	Y	ROCKFORD, IL, 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)ILLINOIS SONS OF THE AMERICA REVOLUTION, IS NOT INVESTMENT RELATED, 4983 BROOKVIEW RD ROCKFORD IL 61107, ILLINOIS DIRECTOR OF YOUTH EDUCATION, START DATE 10/15/2024 END DATE 10/31/2026, 8 HRS PER MONTH, 0 HRS DURING TRADING HRS, SUPPORT THE EDUCATION OF ILLINOIS YOUTH IN THE AREA OF US CONSTITUTION, COLONIAL HISTORY AND PATRIOTIC PRACTICE



## 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
Regulatory Event	1
Customer Dispute	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	STATE OF ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF INSURANCE.
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalt(ies) /Fine(s)
<b>Other Sanction(s) Sought:</b>	ALSO ORDERED THAT AGENT IS TO VERIFY ALL INSURANCE POLICIES SOLD ARE FROM AN AUTHORIZED INSURER IN THE STATE OF ILLINOIS. HELD AGENT ACCOUNTABLE FOR ANY CLAIM OR LOSS THE INSURED MAY HAVE WHICH THE UNAUTHORIZED INSURER FAILS TO PAY.
<b>Date Initiated:</b>	08/11/2004
<b>Docket/Case Number:</b>	NONE
<b>Employing firm when activity occurred which led to the regulatory action:</b>	INTERSECURITIES, INC.
<b>Product Type:</b>	Insurance
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	IN MARCH 2000 THE AGENT SOLD ONE "HOME ASSISTANCE" POLICY TO A CLIENT FOR THE CLIENT'S ELDERLY MOTHER. THE POLICY ALLOWED THE MOTHER TO GET THE NEEDED HEALTH CARE IN HER HOME FOR OVER 2 YEARS. THE INSURER, HOMEWARD BOUND, WAS NOT PROPERLY LICENSED AND AUTHORIZED IN THE STATE OF ILLINOIS. THE REP ALLEGES THAT HOMEWARD BOUND REPRESENTATIVES ASSURED HIM THEY WERE REGISTERED IN ILLINOIS.
<b>Current Status:</b>	Final



<b>Resolution:</b>	Order
<b>Resolution Date:</b>	12/29/2004
<b>Sanctions Ordered:</b>	Monetary/Fine \$1,000.00
<b>Other Sanctions Ordered:</b>	ALSO ORDERED THAT AGENT IS TO VERIFY ALL INSURANCE POLICIES SOLD ARE FROM AN AUTHORIZED INSURER IN THE STATE OF ILLINOIS. HELD AGENT ACCOUNTABLE FOR ANY CLAIM OR LOSS THE INSURED MAY HAVE WHICH THE UNAUTHORIZED INSURER FAILS TO PAY.
<b>Sanction Details:</b>	A FINE IN THE AMOUNT OF \$1,000.00 WAS ORDERED. THE AGENT REMITTED A CHECK FOR THAT AMOUNT IN FULL TO THE DEPARTMENT OF INSURANCE, STATE OF ILLINOIS ON DECEMBER 29, 2004.
<b>Broker Statement</b>	THE CLIENT WHO PURCHASED THE POLICY WROTE A LETTER ON BEHALF OF THE AGENT TO THE STATE OF ILLINOIS, EXPRESSING HOW GREATFUL THEY WERE TO HAVE HAD THE POLICY AND HOW MUCH IT HELPED THEM FINANCIALLY DURING A VERY DIFFICULT TIME WITH AN ELDERLY RELATIVE FOR WHICH TO CARE.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	SUMMIT BROKERAGE SERVICES
<b>Allegations:</b>	ALLEGED THAT INVESTMENT IMPLEMENTATION TOOK TOO LONG.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Other Product Type(s):</b>	ANNUITIES - FIXED
<b>Alleged Damages:</b>	\$19,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	03/06/2009
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	03/27/2009

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

CLIENT COMPLAINED THAT THE PROCESS OF IMPLEMENTING INVESTMENT RECOMMENDATIONS TOOK TOO LONG. REP & FIRM DISAGREE, IN FACT, CLIENT NEVER FOLLOWED REP'S RECOMMENDATIONS. REP & FIRM DISAGREE WITH CLIENT'S ALLEGED DAMAGES.



## End of Report

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