



IAPD Report

ROBERT NEIL BARBER

CRD# 2279678

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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

ROBERT NEIL BARBER (CRD# 2279678)

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 **05/21/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CHRISTIAN FINANCIAL ADVISORS	CRD# 165811	12/19/2012

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
B	CETERA ADVISOR NETWORKS LLC	13572	NEW BRAUNFELS, TX	11/01/2017 - 08/22/2019
B	GIRARD SECURITIES, INC.	18697	NEW BRAUNFELS, TX	07/06/2012 - 11/01/2017
IA	LEGACY WEALTH COUNSELORS	133703	NEW BRAUNFELS, TX	07/31/2012 - 04/11/2013

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	4
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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CHRISTIAN FINANCIAL ADVISORS**

Main Address: 130 RIVER CHASE WAY
SUITE B
NEW BRAUNFELS, TX 78132

Firm ID#: 165811

	Regulator	Registration	Status	Date
	Texas	Investment Adviser Representative	Approved	12/19/2012

Branch Office Locations

CHRISTIAN FINANCIAL ADVISORS

130 RIVER CHASE WAY
SUITE B
NEW BRAUNFELS, TX 78132



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 2 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Fund Securities Principal Examination (S51)	Series 51	05/21/2007
B	General Securities Principal Examination (S24)	Series 24	10/06/1998

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	09/18/2008
B	General Securities Representative Examination (S7)	Series 7	10/08/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/29/1993

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/25/1993



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
B	11/01/2017 - 08/22/2019	CETERA ADVISOR NETWORKS LLC	CRD# 13572	NEW BRAUNFELS, TX
B	07/06/2012 - 11/01/2017	GIRARD SECURITIES, INC.	CRD# 18697	NEW BRAUNFELS, TX
IA	07/31/2012 - 04/11/2013	LEGACY WEALTH COUNSELORS	CRD# 133703	NEW BRAUNFELS, TX
B	08/17/2005 - 07/24/2012	NEXT FINANCIAL GROUP, INC.	CRD# 46214	NEW BRAUNFELS, TX
IA	08/17/2005 - 07/24/2012	NEXT FINANCIAL GROUP, INC.	CRD# 46214	NEW BRAUNFELS, TX
B	06/12/1998 - 08/22/2005	LINSICO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
IA	06/12/1998 - 08/22/2005	LINSICO/PRIVATE LEDGER CORP.	CRD# 6413	NEW BRAUNFELS, TX
B	07/30/1993 - 06/15/1998	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA

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
04/2017 - Present	CHRISTIAN INVESTMENT ADVISORS, INC.	OWNER	Y	NEW BRAUNFELS, TX, United States
11/2017 - 08/2019	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
07/2012 - 11/2017	GIRARD SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	NEW BRAUNFELS, TX, United States
10/2012 - 04/2017	CHRISTIAN INVESTMENT ADVISORS	OWNER	Y	NEW BRAUNFELS, TX, 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) CHRISTIAN INVESTMENT ADVISORS INC. (DBA Christian Financial Advisors) 90% TIME SPENT; 100% OWNERSHIP; CONTINUOUS TERM, State registered RIA
- 2) RIDGE HILL PROFESSIONAL OFFICES RENTAL INCOME.
- 3) Charitable Gift Annuities will be administered by National Christian and reinsurance underwriting through Charitable Solutions, LLC using a group fixed annuity product.
- 4) Ranches of Comal, President of home owners association. <1% time, 0% ownership.
- 5) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES ;
INVESTMENT RELATED: YES ;
ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: FIXED INSURANCE ;
START DATE: 04/2019 ;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1 ;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1 ;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT ;
BRIEF DESCRIPTION OF DUTIES: SELLS LIFE AND LONG TERM CARE ;
- 6) NAME OF OTHER BUSINESS: 7-PILLARS OF BIBLICAL STEWARDSHIP ;
INVESTMENT RELATED: NO ;
ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: BOOK SALES ;
START DATE: 05/2019 ;
POSITION/TITLE/RELATIONSHIP: AUTHOR ;
APX NUMBER OF HOURS PER WEEK: NONE ;
APX NUMBER OF HOURS DURING TRADING HOURS: NONE ;
BRIEF DESCRIPTION OF DUTIES: SELLING BOOK THROUGH ONLINE RETAILERS OR THROUGH PHYSICAL INVENTORY ;



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	4
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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Girard Securities
Allegations:	Client alleges that her advisor provided poor advice and recommendations related to her variable annuity investments in 2012-2014.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Client did not specify damages in her complaint; the firm believes the alleged damages to be over \$5000.
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:	05/09/2014
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/11/2014

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

In 2012 client invested \$450,000 (less than half of her investable assets at the time) into a variable annuity for a long term, tax deferred growth horizon of 10 plus years. At the time of her complaint 2 years later, the \$450,000 had grown to \$529,341 or 17.6%.

Disclosure 2 of 4**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

LPL FINANCIAL CORP.

Allegations:

[CUSTOMER] ALLEGES BARBER REPRESENTED INVESTMENT WOULD BE "SAFELY INVESTED AND PROVIDE A GOOD RETURN" [CUSTOMER] FEELS PRODUCT WAS MISREPRESENTED AND THAT BARBER WITHHELD INFORMATION ABOUT THE PRODUCT FROM HIM. YEARS: 1999-2008

Product Type:

Annuity-Variable

Alleged Damages:

\$177,500.00

Customer Complaint Information**Date Complaint Received:**

11/16/2008

Complaint Pending?

No

Status:

Denied

Status Date:

01/29/2009

Settlement Amount:**Individual Contribution Amount:****Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

LPL FINANCIAL CORP

Allegations:

[CUSTOMER] ALLEGES BARBER REPRESENTED INVESTMENT WOULD BE "SAFELY INVESTED AND PROVIDE A GOOD RETURN" [CUSTOMER] FEELS PRODUCT WAS MISREPRESENTED AND THAT BARBER WITHHELD INFORMATION ABOUT THE PRODUCT FROM HIM. YEARS: 1999-2008

Product Type:

Annuity-Variable

Alleged Damages:

\$177,500.00

Customer Complaint Information**Date Complaint Received:**

11/16/2008

Complaint Pending?

No

Status:

Denied

Status Date:

01/29/2009

**Settlement Amount:****Individual Contribution
Amount:****Disclosure 3 of 4**

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: LINSICO / PRIVATE LEDGER CORP.

Allegations: UNSUITABLE VARIABLE ANNUITY PURCHASE ON 12/29/1999.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$150,000.00

Customer Complaint Information

Date Complaint Received: 12/31/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/31/2004

Settlement Amount:**Individual Contribution
Amount:****Arbitration Information**

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD DR#04-07887

Date Notice/Process Served: 12/31/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/30/2005

Monetary Compensation Amount: \$150,000.00

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LINSICO / PRIVATE LEDGER CORP.

Allegations: UNSUITABLE VARIABLE ANNUITY PURCHASE ON 12/29/1999.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$150,000.00

Customer Complaint Information

Date Complaint Received: 12/31/2004



Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 12/31/2004

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD DR# 04-07887

Date Notice/Process Served: 12/31/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/02/2005

Monetary Compensation Amount: \$150,000.00

Individual Contribution Amount: \$0.00

Broker Statement CLIENT PURCHASED A VARIABLE ANNUITY FOR A 25 PLUS YEAR TIME HORIZON IN DECEMBER OF 1999. THEY PICKED AN AGGRESSIVE GROWTH OBJECTIVE. INTERNET BUBBLE, 911. CORPORATE SCANDALS, ENRON, CAUSED ACCOUNT VALUE TO DECLINE. AT BOTTOM OF MARKET THEY PANICKED AND CLOSED THE ACCOUNT AGAINST ADVISORS ADVICE. HAD THEY STAYED IN ACCOUNT WOULD HAVE REBOUNDED TO RECOUP NEARLY ALL OF LOSSES.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LINSICO / PRIVATE LEDGER CORP.

Allegations: CUSTOMER ALLEGED THAT VA SHE PURCHASED WAS UNSUITABLE AND THAT COST FEATURES WERE NOT DISCLOSED. REP DENIES ALL ALLEGATIONS. CUSTOMER DEMANDED RECISSION OF THE POLICY AND INSURANCE COMPANY ELECTED TO RESCIND AND RETURN PREMIUM OF \$44,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$44,000.00

Customer Complaint Information

Date Complaint Received: 10/28/2004

Complaint Pending? No

Status: Withdrawn

Status Date: 11/16/2004

Settlement Amount:



**Individual Contribution
Amount:**

\$0.00

Broker Statement

ALL CLAIMS AGAINST MR. BARBER WERE WITHDRAWN PRIOR TO THE
CLIENTS ACCEPTING AN ACCOMMODATION FROM THE INSURANCE
COMPANY.



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: Firm
Firm Name: NEXT FINANCIAL GROUP, INC
Termination Type: Permitted to Resign
Termination Date: 06/29/2012
Allegations: VIOLATION OF FIRM PROCEDURES BY BORROWING CUSTOMER FUNDS WITHOUT FIRM APPROVAL
Product Type: Real Estate Security

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Reporting Source: Individual
Firm Name: NEXT FINANCIAL GROUP, INC.
Termination Type: Permitted to Resign
Termination Date: 06/29/2012
Allegations: VIOLATION OF FIRM PROCEDURES BY BORROWING CUSTOMER FUNDS WITHOUT FIRM APPROVAL.
Product Type: Real Estate Security

Broker Statement

A real estate mortgage note was done with two friends(also clients) for improvements to a property. Shortly after improvements were completed the property was sold and the mortgage was paid off.

Verbal approval was given prior to the mortgage from the head of compliance of NEXT Financial at the time, Robert Schlangen. After the mortgage was done, it was discovered written approval was required.



End of Report

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