



IAPD Report

NEIL HENRY GENDREAU

CRD# 2381964

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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

NEIL HENRY GENDREAU (CRD# 2381964)

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 **07/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	10/08/2004
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	06/03/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	NFP ADVISOR SERVICES, LLC	42046	SHREWSBURY, MA	03/15/2016 - 09/22/2016
IA	NEIL H. GENDREAU, CFP	132223	SHREWSBURY, MA	08/05/2004 - 10/25/2004
B	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN	08/17/1993 - 10/20/2004

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
Judgment/Lien	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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 42046

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	10/08/2004
	California	Agent	Approved	08/18/2005
	Colorado	Agent	Approved	11/08/2021
	Connecticut	Agent	Approved	10/08/2004
	Florida	Agent	Approved	08/02/2010
	Maine	Agent	Approved	09/15/2015
	Massachusetts	Agent	Approved	10/08/2004
	Michigan	Agent	Approved	11/05/2021
	New Hampshire	Agent	Approved	10/08/2004
	New Jersey	Agent	Approved	07/09/2026
	New York	Agent	Approved	01/13/2011
	North Carolina	Agent	Approved	01/19/2007
	Oklahoma	Agent	Approved	08/14/2023



Qualifications

	Regulator	Registration	Status	Date
B	Rhode Island	Agent	Approved	01/25/2011
B	Virginia	Agent	Approved	04/10/2019
B	Wisconsin	Agent	Approved	02/26/2024

Branch Office Locations

NFP ADVISOR SERVICES, LLC

415 BOSTON TURNPIKE RD
STE 213
SHREWSBURY, MA 01545

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 283330

	Regulator	Registration	Status	Date
IA	Massachusetts	Investment Adviser Representative	Approved	06/03/2016

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC

415 BOSTON TURNPIKE RD
STE 213
SHREWSBURY, MA 01545



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

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	08/16/1993

State Securities Law Exams

Exam	Category	Date
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	Uniform Securities Agent State Law Examination (S63)	Series 63	08/27/1993
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	03/15/2016 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	SHREWSBURY, MA
IA	08/05/2004 - 10/25/2004	NEIL H. GENDREAU, CFP	CRD# 132223	SHREWSBURY, MA
B	08/17/1993 - 10/20/2004	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	08/17/1993 - 10/20/2004	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SHREWSBURY, MA, United States
10/2004 - Present	FUSION FINANCIAL GROUP	REP	Y	SHREWSBURY, MA, United States
10/2004 - Present	KESTRA INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	SHREWSBURY, MA, 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.

Business Name: Ash Brokerage Investment Related: Yes Address: 7609 West Jefferson Blvd Fort Wayne ID 46804 Nature of Business: Insurance Position, Title or Relationship: Other, Agent. Start Date: 10/8/2004 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Recommend various fixed insurance products including fixed annuities, term life, universal life, and long term disability, and long term care insurance as appropriate for client needs. Business Name: Neil H Gendreau CFP, ChFC Investment Related: Yes Address: 415 Boston Turnpike Rd., Ste 213 Shrewsbury MA 01545 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Consulting; Insurance; Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: President/Owner Start Date: 1/1/2011 Hours per month: 91% - 100% (145 - 160 hours) Hours per month during trading hours: 91% - 100% (127 - 140 hours) Duties: I conduct all activities necessary for client acquisition, client service, asset management, insurance planning through life, accident, and health, as well as related administrative and compliance responsibilities. Business Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400 Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC Position, Title or Relationship: Investment Advisor Representative Start Date: 4/4/2016 Hours per month: Up to 100% (0 to 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Investment advisory services Business Name:



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Windsor Insurance Investment Related: Yes Address: 21820 Burbank Blvd Ste 100 South Woodland Hills CA 91367 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Insurance Position, Title or Relationship: Agent Start Date: 10/24/2018 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: Insurance Sales



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
Judgment/Lien	1

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Capital One Bank
Judgment/Lien Amount:	\$958.00
Judgment/Lien Type:	Civil
Date Filed with Court:	07/17/2007
Date Individual Learned:	06/27/2017
Type of Court:	State Court
Name of Court:	Clinton Division District Court
Location of Court:	Clinton, MA
Docket/Case #:	200768SC00185
Judgment/Lien Outstanding?	Yes
Broker Statement	I first became aware of this lien during an office inspection conducted by Kestra Financial on 06/27/2017. It was at this time a public record search was presented showing the outstanding lien. To my best recollection, I was never provided legal notice.



End of Report

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